Oracle® Banking Microservices Architecture

Retail Onboarding User Guide

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Oracle Banking Microservices Architecture Retail Onboarding User Guide, 14.7.3.0.0

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Contents

Preface

Purpose

This guide provides step-by-step instructions to onboard a retail customer using Oracle Banking Enterprise Party Management.

Audience

This guide is intended for the bankers who are responsible for onboarding retail customers into the bank.

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Resources

For more information, see these Oracle resources:

- *Getting Started User Guide*
- *Retail 360 User Guide*

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Acronyms and Abbreviations

The following acronyms and abbreviations are used in this guide:

Table Acronyms and Abbreviations

Acronym/ Abbreviation	Description
CIF	Customer Information File
KYC	Know Your Customer
SME	Small and Medium Enterprise

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

Table Common Icons and its Definitions

Icon	Operation
Submit	Click **Submit** to default the checklists applicable for the stage based on the application category. On verifying all the checklists and on the selection of the outcome, the task will be submitted.
Post	Click **Post** to post the comments below the **Comments** text box.
Cancel	Once you click **Cancel**, the system will ask for confirmation, and on confirming, the task will be closed without saving the data.
Hold	Click **Hold** to save the captured details and suspend the task status. The suspended task will be available in the Hold queue. This option is used if there is any pending information to be captured. If mandatory fields have not been captured, the system will display an error until the mandatory fields have been captured.
Next	Click **Next** to save the captured details and then the system will move to the next screen. If mandatory fields have not been captured, the system will display an error until the mandatory fields have been captured. If mandatory fields have not been captured, the system will display an error until the mandatory fields have been captured.
Back	Click **Back** to save the captured details and move to the previous screen.
Save and Close	Click **Save and Close** to save the captured details. If mandatory fields have not been captured, the system will display an error until the mandatory fields are captured.

Symbols and Icons

The following are the symbols you are likely to find in this guide:

Table Symbols

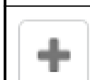
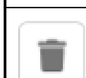
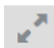
Symbol	Function
	Add icon
	Edit icon
	Delete icon

Table (Cont.) Symbols

Symbol	Function
	Calendar icon
	Close icon
	Increase/Decrease value
	Maximize
	Minimize
	Open a list
	Perform search

1 Party Management

Party Management features allows user to onboard, amend, and view party using a work flow-based process.

Retail Onboarding
Retail Onboarding is the process of collecting, evaluating, and authorizing the customer information for secured retail banking. The Relationship Managers can initiate this process when the customer shows interest in any of the bank's product or approaches the bank for availing facility. The information collected throughout this process are stored in bank's database for future reference.

This topic contains the following subtopics:

- Retail Onboarding
  Retail Onboarding is the process of collecting, evaluating, and authorizing the customer information for secured retail banking.
- Retail Amendment
  In the **Amendment** stage, the relationship manager can amend the information or can add additional information about a retail customer using Oracle Banking Enterprise Party Management.
- Retail View
  In this *retail view* stage, the relationship manager can view the information about a retail customer using Oracle Banking Enterprise Party Management.

1.1 Retail Onboarding

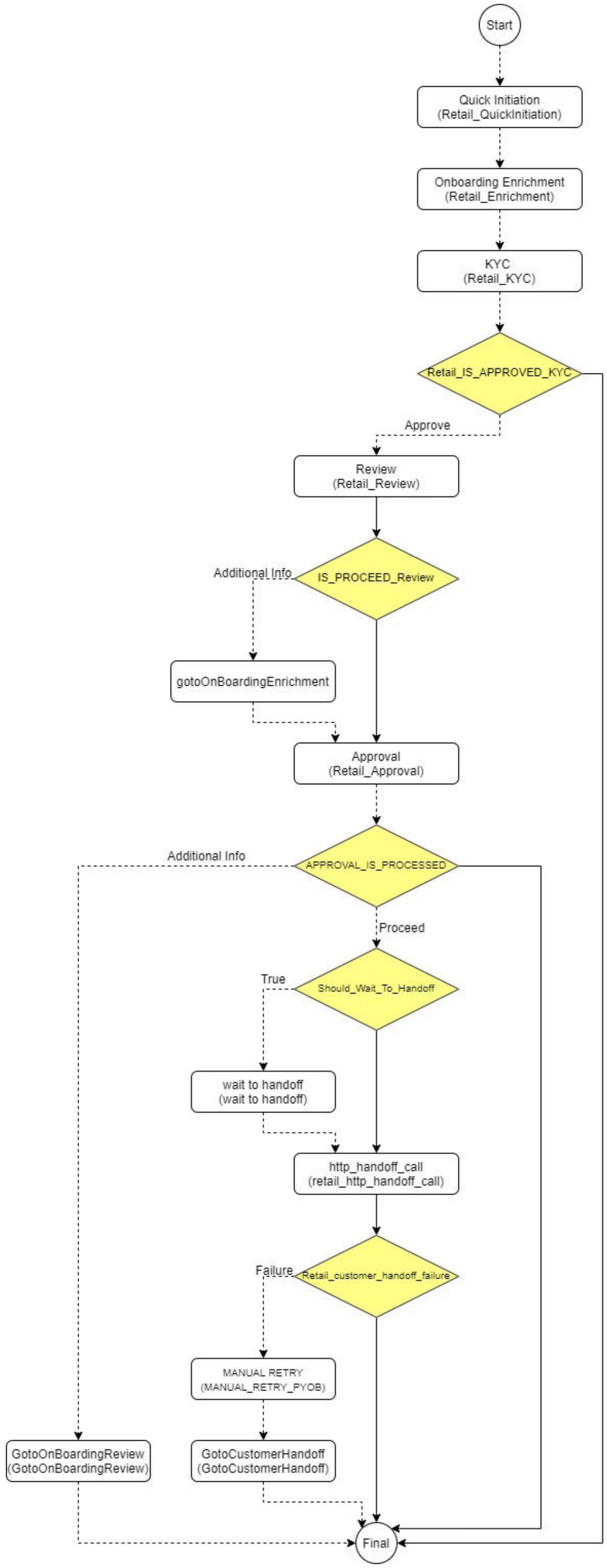
Retail Onboarding is the process of collecting, evaluating, and authorizing the customer information for secured retail banking.

The Relationship Managers can initiate this process when the customer shows interest in any of the bank's products or approaches the bank for an availing facility. The information collected throughout this process is stored in the bank's database for future reference.

Process Flow Diagram

The flow diagram illustrating the different stages in the Retail Onboarding process is shown below for reference:

Figure 1-1 Quick Initiation



- Onboarding Initiation
  In the *Initiation* stage, the Relationship Manager can capture brief information about the retail customer to be onboarded using Oracle Banking Enterprise Party Management.
- Onboarding Enrichment
  In the *Enrichment* stage, the relationship manager can capture detailed information about the retail customer to be added in the Oracle Banking Enterprise Party Management.
- KYC Check
  KYC check for the retail customer is populated based on the product selected by that customer. The banks can directly perform the KYC check by themselves or reach external agencies for the KYC Information.
- Recommendation
  In this stage, the final Recommendation user reviews the customer details and moves the task to Approval stage if the details are appropriate.
- Approval
  In this stage, an approver can view the customer information and decide to approve or reject the party onboarding application based on comments provided in Recommendation stage.

1.1.1 Onboarding Initiation

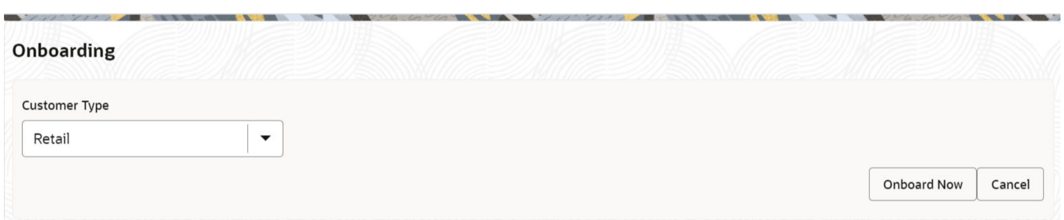
In the *Initiation* stage, the Relationship Manager can capture brief information about the retail customer to be onboarded using Oracle Banking Enterprise Party Management.

> **Note:**
>
> User should have required Personal Identifiable Information (PII) access to onboard a party, if PII fields are configured. Refer to the **Oracle Banking Party Configurations User Guide** for more details.

1. On the **Homepage**, under **Party Services**, click **Party Management**.
2. Under **Party Management**, click **Onboarding**.

   The **Onboarding** screen displays.

   Figure 1-2 Onboarding Initiation

3. On the **Onboarding** screen, specify the fields. For more information on fields, refer to the field description table.

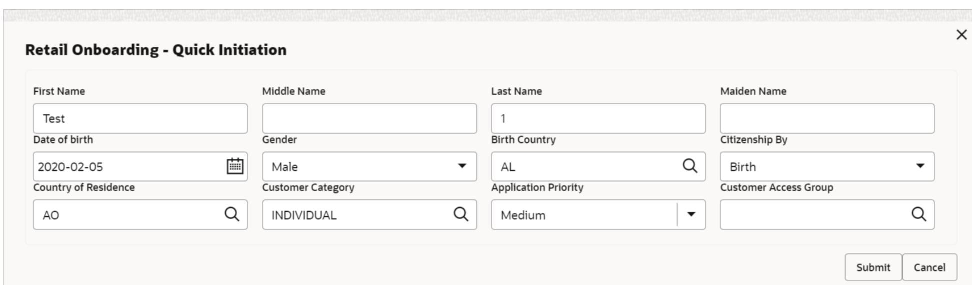
Table 1-1 Onboarding Initiation - Field Description

Field	Description
Customer Type	Select **Retail** from the drop-down values. The available options are: • Retail • Corporate • Small and medium Business • Small Medium Enterprise
Business Process Code	If required, select the desired business process code. **Note:** This field is displayed and required only if more than one process code is configured for a given customer type. The drop-down values will be based on the process code configuration.

4. Click **Onboard Now**.

   The **Retail Onboarding - Quick Initiation** screen is displayed.

Figure 1-3 Retail Onboarding - Quick Initiation



5. On the **Quick Initiation** screen, specify the details. For more information on fields, refer to the field description table.

Table 1-2 Quick Initiation – Field Description

Field	Description
First Name	Specify the first name of the party.
Middle Name	Specify the middle name of the party.
Last Name	Specify the last name of the party.
Maiden Name	Specify the maiden name of the party.

Table 1-2 (Cont.) Quick Initiation – Field Description

Field	Description
Date of Birth	Specify the birth date of the party. Based on the date of birth and minor age configuration, the party will be identified as a major customer or minor customer. Minor customer flag will be enabled if party is a minor customer. **Note:** Refer to the **Oracle Banking Party Configurations User Guide** for minor age configuration.
Gender	Specify the gender of the party. • Male • Other • Do Not Wish to Disclose • Female **Note:** The list of values can be configured through Entity Maintenance.
Birth Country	Country of birth of as per basic information of the party. **Note:** The list of countries are available as per configuration in Common Core Maintenance for Country Code.
Citizenship By	Method through which citizenship is acquired by the party. • Birth • Acquire • Others • Residence **Note:** The list of values can be configured through Entity Maintenance.

Table 1-2 (Cont.) Quick Initiation – Field Description

Field	Description
Country of Residence	Country of residence as per basic information of the party. **Note:** The list of countries are available as per configuration in Common Core Maintenance for Country Code.
Customer Category	Category of party as per basic information of the party.
Application Priority	Select the priority of the party onboarding application from the drop-down list. The available options are: • Low • Medium • High
Customer Access Group	Click **Search** and select the user access group for a party. **Note:** Customer Access Groups are available as per configuration in Common Core Maintenance for Customer Access Group.

6. Click **Submit**.

   The system will check for duplicate customers (Dedupe Check). For more information, refer to the Duplication Check (De-dupe Check).

   If there is no duplicate customer existed in the system, then the system creates a unique party ID for the customer and displays the **Initiation - Basic Details** screen. For more information, refer to the Onboarding Enrichment - Basic Information. The retail onboarding quick initiation screen is displayed with following sections to capture additional party details.

   - Basic Details
   - Relationships
   - Educational Qualification
   - Employment
   - Financial Information
   - MIS Details
   - Comments
   - Review and Submit

- Onboarding Initiation - Basic Details
  You can add personal details such as name, date of birth, and address of the customer to be onboarded in the **Basic Details** screen.

- Onboarding Initiation - Relationship
  This topic provides the information to add the details about the relationships of the customer to be onboarded in the **Relationships** screen.
- Onboarding Initiation - Educational Qualification
  This topic provides the details about the customer's education such as degree, diploma, and certifications are added in the **Educational Qualification** screen.
- Onboarding Initiation - Employment
  Details about the customer's source of income are added to the **Employment** screen. Employment details are necessary for the bank to determine the stability of the customer.
- Onboarding Initiation - Financial Information
  Information about the customer's income, assets, and liability is added to the **Financial Information** screen. Financial information about the customer help the bank in determining the creditworthiness of the customer in a better manner.
- Onboarding Initiation - Comments
  The relationship managers can capture overall comments for the initiation stage in the **Comments** screen.
- Onboarding Initiation - Review and Submit
  The **Review and Submit** screen provides a consolidated view of the information captured in all the sections.

1.1.1.1 Onboarding Initiation - Basic Details

You can add personal details such as name, date of birth, and address of the customer to be onboarded in the **Basic Details** screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

Basic details screen captures the following data segments for personal details to onboard the customer.

Table 1-3 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Basic Info and Citizenship**	Mandatory	Data Segment to capture basic personal information of the party.
2	**Contact Details**	Optional	Data Segment to capture contact details of the party such as Mobile, Email, Phone etc.

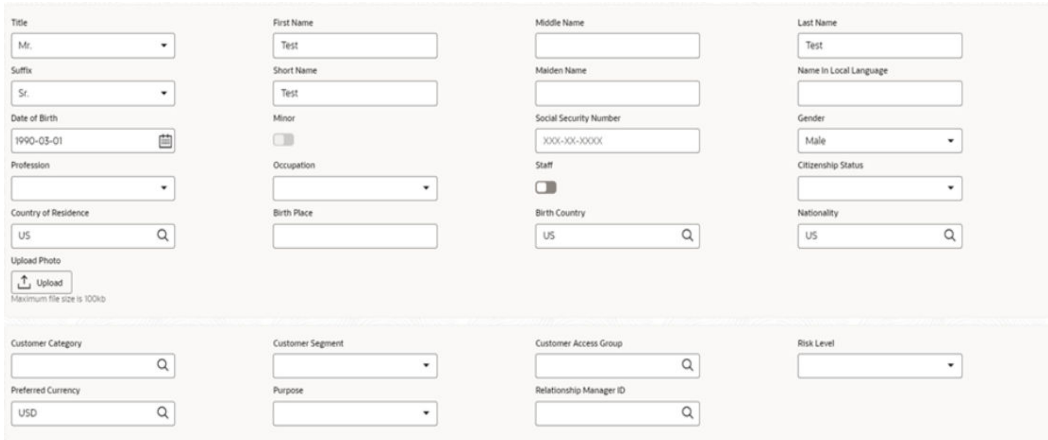
Table 1-3 (Cont.) Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
3	**Current Address**	Conditional	Data Segment to capture current address of the party such as current communication address, current residential address, etc. **Note:** Address type in current address can be configured as mandatory through **Address Management Maintenance**. For more information, refer to the **Oracle Banking Party Configurations User Guide**.
4	**Previous Address**	Optional	Data Segment to capture previous addresses of the party such as previous communication address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address. Minimum address history will be required, if configured, as per **Address Management Maintenance**. **Note:** For more information, refer to the **Oracle Banking Party Configurations User Guide**.
5	**ID Details**	Mandatory	Data Segment to capture Identity details of the party such as Passport, Driving License, etc.
6	**Tax Declaration**	Mandatory	Data Segment to capture Tax Details of the party such as Form W8-BEN, W9 etc.
7	**Social Profile**	Optional	Data Segment to capture Social Profile of the party such as Linkedin, Facebook, etc.

1. On **Initiation - Basic Details** screen, click and expand the **Basic Info and Citizenship** section.

   The **Basic Info and Citizenship** screen displays.

Figure 1-4   Basic Info and Citizenship



> **Note:**
>
> Basic details provided in the **Quick Initiation** screen are automatically populated on this screen.

2. On the **Basic Info and Citizenship** segment, specify the details of the customer. For more information on fields, refer to the field description table.

Table 1-4   Basic Info and Citizenship – Field Description

Field Name	Description
Title	Select the title from the list of values. The available options are: • Mr. • Mrs. • Ms. • Miss. • Dr. **Note:** The list of values can be configured through **Entity Maintenance**.
First Name	Displays the first name of the customer.
Middle Name	Displays the middle name of the customer.
Last Name	Displays the last name of the customer.

Table 1-4 (Cont.) Basic Info and Citizenship – Field Description

Field Name	Description
Suffix	Select suffix for the party name from the list of values. The available options are: • Sr. • Jr. • II • III • IV • V **Note:** The list of values can be configured through **Entity Maintenance**.
Short Name	Specify the short name of the customer.
Maiden Name	Displays the maiden name of the customer.
Name in Local Language	Specify the name is local language (as applicable at the country of implementation).
Date of Birth	Displays the date of birth of the customer.
Minor	Displays if the customer is a minor customer. Based on the date of birth and minor age configuration, the party will be identified as a major customer or minor customer. **Note:** Refer to the **Oracle Banking Party Configurations User Guide** for minor age configuration.
National ID	Provide national ID of the party.
Gender	Displays the gender from the drop-down values. The available options are: • Male • Other • Do Not Wish to Disclose • Female **Note:** The list of values can be configured through **Entity Maintenance**.

Table 1-4 (Cont.) Basic Info and Citizenship – Field Description

Field Name	Description
Marital Status	Select the marital status from the drop-down values. The available options are: • Married • Unmarried • Widow • Legally Separated **Note:** The list of values can be configured through **Entity Maintenance**.
Profession	Select the profession of the party from the drop-down list.
Occupation	Select the occupation type from the drop-down values. • Own Business • Employed **Note:** The list of values can be configured through **Entity Maintenance**.
Country of Residence	Displays the country of residence. **Note:** The list of values can be configured through **Common Core Maintenance** for the country code.
Resident Status	Select the residential status from the drop-down values. The available options are: • Resident Alien • Non Resident Alien • Citizen **Note:** The list of values can be configured through **Entity Maintenance**.
Birth Place	Specify the birth place of the party.

Table 1-4 (Cont.) Basic Info and Citizenship – Field Description

Field Name	Description
Birth Country	Click **Search** icon, and select the birth country from the list of values. **Note:** The list of values can be configured through **Common Core Maintenance** for the country code.
Nationality	Click **Search** icon, and select the nationality from the list of values. **Note:** The list of values can be configured through **Common Core Maintenance** for the country code.
Citizenship by	Select the citizenship from the drop-down values. The available options are: • Birth • Acquire • Others • Residence **Note:** The list of values can be configured through **Entity Maintenance**.
Upload Photo	Upload the photo of the customer.
Customer Category	Displays the category of the customer. **Note:** The list of values can be configured through **Common Core Maintenance** for the customer category.
Customer Segment	Select the customer segment from the drop-down values. **Note:** The list of values can be configured through **Common Core Maintenance** for the customer segment.

Table 1-4 (Cont.) Basic Info and Citizenship – Field Description

Field Name	Description
Customer Access Group	Click **Search** icon and select the customer access group for the party. **Note:** • User should have required access to onboarding a party within a customer access group. • For more details, refer to the **Oracle Banking Party Configurations User Guide**. • The list of values can be configured through **Common Core Maintenance** for the customer access group.
Risk Level	Select the risk level of the party from the drop-down values. The available options are: • Level1 • Level2 • Level3 **Note:** The list of values can be configured through **Entity Maintenance**.
Preferred Language	Select the preferred language from the drop-down values. **Note:** The list of values can be configured through **Common Core Maintenance** for the language code.
Preferred Currency	Click **Search** icon and select the preferred currency from the list of values. **Note:** The list of values can be configured through **Common Core Maintenance** for the currency code.

Table 1-4 (Cont.) Basic Info and Citizenship – Field Description

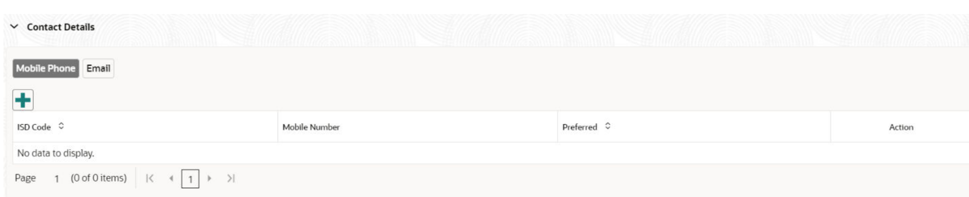
Field Name	Description
Purpose	Select the purpose from the drop-down values. The available options are: • Loan Repayment • Salary Transfer • Savings • Transactional • Investment **Note:** The list of values can be configured through **Entity Maintenance**.
Relationship Manager ID	Click **Search** icon, and select the relationship manager ID from the list of values. **Note:** The list of values will be as per user configuration in security management.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

3. Click and expand the **Contact Details** data Segment.

   The **Contact Details** screen displays.

Figure 1-5 Initiation - Contact Details



4. On the **Contact Details** screen, under the **Mobile Phone** and **Email** tabs, specify the details. For more information on fields, refer to the field description below.

Table 1-5 Media (Mobile Phone) – Field Description

Field	Description
ISD Code	Specify the ISD code for the mobile number of the customer.
Mobile Number	Specify the mobile number of the customer.
Preferred	Specify the preferred mobile number, in case more than one mobile number is captured. **Note:** Only one mobile number should be marked as preferred.

Table 1-6 Media (Email) – Field Description

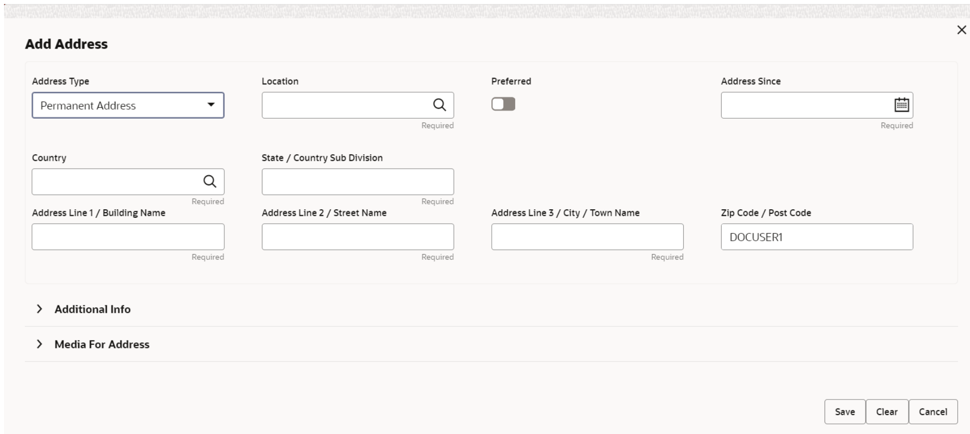
Field	Description
Email Id	Specify the email id of the customer. Email ID should be as per email id format.
Preferred	Specify the preferred email id, in case more than one email id is captured. **Note:** Only one email should be marked as preferred.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

5. Click and expand the **Current Address** section.
6. Click on the **+** button to add the address details.

   The **Add Address** screen displays.

Figure 1-6 Add Address



7. On the **Add Address** segment, specify the fields. For more information on fields, refer to the field description table.

Table 1-7 Add Address – Field Description

Field	Description
Address Type	Select the address type from the drop-down list. The available options are: • Residential Address • Communication Address **Note:** • The list of values can be configured through Entity Maintenance. • Address type can be configured as mandatory using Address Management. Refer to the **Oracle Banking Party Configurations User Guide** for more details.
Location	Click **Search** and select the preferred location from the list of values. **Note:** The list of values can be configured through Common Core Maintenance for Location Code.

Table 1-7 (Cont.) Add Address – Field Description

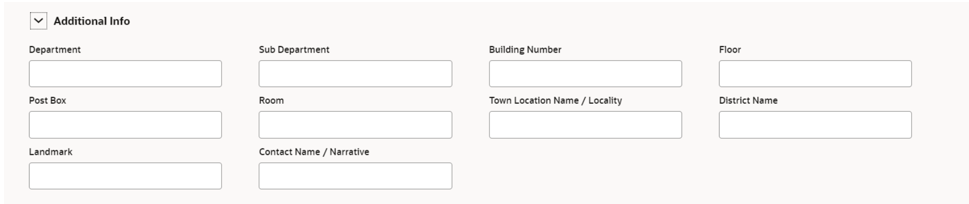
Field	Description
Preferred	Click the toggle to specify the preferred to be used for communication. **Note:** If more than one address is captured for the same address type, at-least one address should be marked as preferred.
Address Since	Specify address start date.
Address Line 1 / Building Name	Specify Address Line 1 or Building Name.
Address Line 2 / Street Name	Specify Address Line 2 or Street Name.
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name.
Country	Click **Search** icon and select the country from the list of values. **Note:** The list of values can be configured through Common Core Maintenance for Country Code.
State / Country Sub-division	Specify State or Country Sub-division. The field will be populated only when country is selected. **Note:** The list of states will be available based on state configuration for the selected country. Refer to the **Common Core User Guide** for state maintenance.
Zip Code / Post Code	Specify Zip Code or Post Code.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

8. Expand the **Additional Info** section on the **Add Address** segment.

   The **Additional Info** data segment is displayed.

Figure 1-7 Additional Info



9. Specify the details in the **Additional Info** segment. For more information on fields, refer to the field description table.

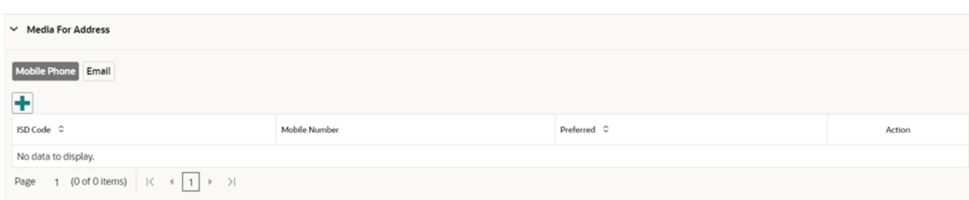
Table 1-8 Additional Info – Field Description

Field	Description
Department	Specify the name of the department for the customer.
Sub Department	Specify the sub-department for the customer.
Building Number	Specify the building number.
Floor	Specify the floor for the given address.
Post Box	Specify the post box.
Room	Specify the room for the given address.
Town Location Name / Locality	Specify Town Location or Locality Name.
District Name	Specify the district name.
Landmark	Specify the near Landmark to address.
Contact Name / Narrative	Specify Contact Name or Narrative for the address

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

10. On the **Add Address** screen, in the **Media For Address** segment, specify the details under the **Mobile Phone** tab.

Figure 1-8 Mobile Phone



11. On the **Mobile** tab, click **+** icon.

    The **Add Mobile Number** pop-up screen is displayed.

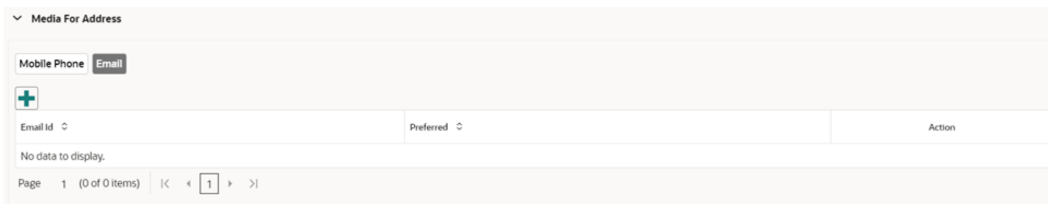
12. Specify the details in the **Add Mobile Number** pop-up screen. For more information on the fields, refer to the field description table.

Table 1-9 Media (Mobile Phone) – Field Description

Field	Description
ISD Code	Specify the ISD code for the mobile number of the customer.
Mobile Number	Specify the mobile number of the customer.
Preferred	Specify the preferred mobile number, in case more than one mobile number is captured.

13. On the **Add Address** screen, in the **Media** segment, specify the details under the **Email** tab.

Figure 1-9 Email



14. On the **Email** tab, click **+** icon.

    The **Add Email** pop-up screen is displayed.

15. Specify the details in the **Add Email** pop-up screen. For more information on the fields, refer to the field description table.

Table 1-10 Media

Field	Description
Email Id	Specify the email id of the customer.
Preferred	Specify the preferred email id, in case more than one email id is captured.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

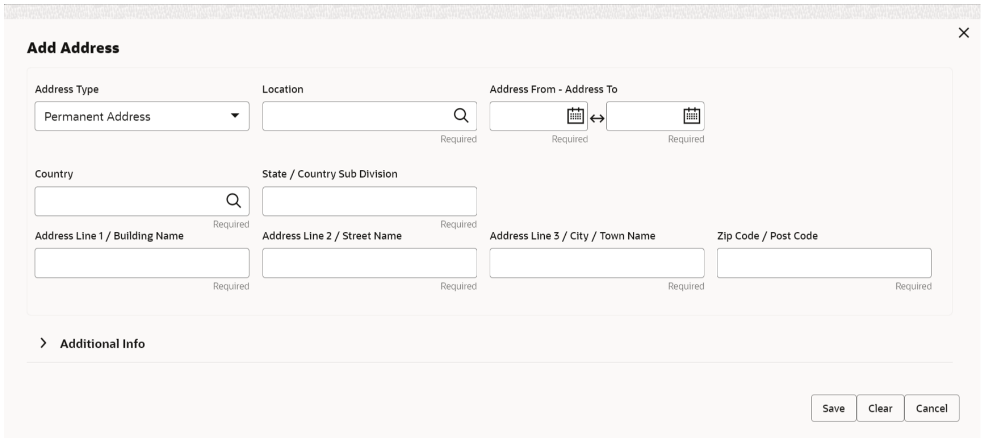
16. On the **Basic Details** screen, click and expand **Previous Address** segment.

    The **Previous Address** screen is displayed.

17. On the **Previous Address** screen, click **+** icon.

    The **Add Address** pop-up screen is displayed.

Figure 1-10 Add Address



18. On the **Add Address** pop-up screen, specify the fields. For more information on the fields, refer to the field description table.

Table 1-11 Add Address – Field Description

Field	Description
Address Type	Select the address type from the drop-down list. The available options are: • Residential Address • Communication Address **Note:** Address type can be configured as mandatory using Address Management. Refer to the **Oracle Banking Party Configurations User Guide** for more details.
Location	Click **Search** and select the preferred location from the list of values. **Note:** The list of values can be configured through Common Core Maintenance for Location Code.

Table 1-11 (Cont.) Add Address – Field Description

Field	Description
Preferred	Flag to identify, preferred current address of the party. **Note:** If more than one address is captured for the same address type, only one address should be marked as preferred.
Address From	Specify address start date.
Address To	Specify address end date.
Country	Click **Search** icon and select the country from the list of values. **Note:** The list of values can be configured through Common Core Maintenance for Country Code.
State / Country Sub-Division	Specify State or Country Sub-division.
Address Line 1 / Building Name	Specify Address Line 1 or Building Name.
Address Line 2 / Street Name	Specify Address Line 2 or Street Name.
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name.
Zip Code / Post Code	Specify Zip Code or Post Code.

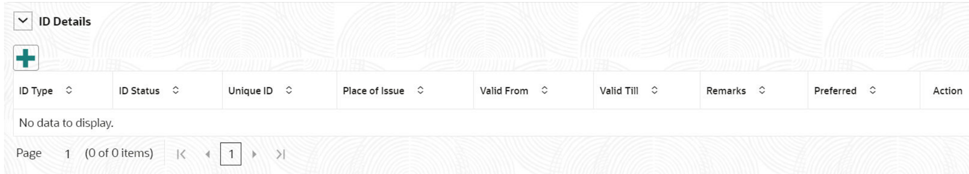
Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

19. On the **Add Address** pop-up screen, click and expand **Additional Info** segment. For more information, refer to the **Additional Info** segment in this **Basic Info** screen.
20. On the **Basic Details** screen, click and expand **ID Details** segment.

    The **ID Details** screen is displayed.

Figure 1-11 ID Details



21. On the **ID Details** segment, click icon.

    The **Add ID Details** pop-up screen is displayed.

22. On the **Add ID Details** pop-up screen, specify the fields. For more information on fields, refer to the field description table.

Table 1-12 ID Details - Field Description

Field	Description
ID Type	Select type of identification from the drop-down list. • State Issued Driver • Passport • State Issued Non-Driver ID • Birth Certificate • Social Security Card • Military ID • Matricula Card • Employment Authorization Card • Permanent Resident Card (Green Card) **Note:** The list of values can be configured through Entity Maintenance.
ID Status	Select Status of Identification from drop down list. • Available • Applied For **Note:** List of values can be configured through Entity Maintenance.
Unique ID	Specify unique ID number as per the ID type.
Place of issue	Specify place of issue of ID.

Table 1-12 (Cont.) ID Details - Field Description

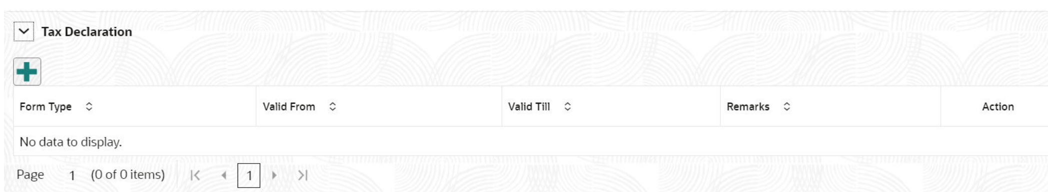
Field	Description
Valid From	Specify valid from date of ID.
Valid Till	Specify validity end date of ID.
Remarks	Specify remarks for ID.
Preferred	Select, if ID type is preferred. **Note:** Only one ID record should be marked as preferred.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

23. Click and expand **Tax Declaration** section.

    The **Tax Declaration** screen is displayed.

Figure 1-12 Tax Declaration



24. Click on the  button to specify the details.

    The **Add Tax** pop-up screen is displayed.

25. On **Add Tax** pop-up screen, specify the fields. For more information on fields, refer to the fields description table.

Table 1-13 Add Tax – Field Description

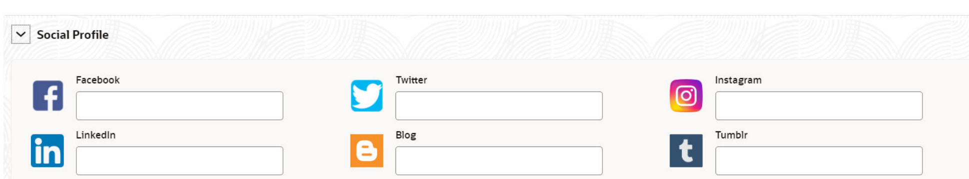
Field	Description
Form Type	The form type is defaulted based on the resident status field as below. Resident Alien = W9 Citizen = W9 Non Resident Alien = W8 **Note:** If the resident status entity codes are configured other than above mentioned values, form type will be available for the user selection.
Valid From	Displays the current branch date and it can be modified.
Valid Till	• The date will be auto-calculated for Form W8 as current year plus 3 years. • The till date is not applicable for Form W9. **Note:** If resident status entity codes are configured other than above mentioned values, the valid from date will be available for user to select.
Remarks	Specify remarks for tax declaration form.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

26. Click and expand the **Social Profile** section.

    The **Social Profile** screen displays.

Figure 1-13 Social Profile



27. On the **Social Profile** segment, specify the fields. For more information on fields, refer to the field description table.

Table 1-14 Social Profile – Field Description

Field	Description
Facebook	Select the address of the Facebook profile.
Twitter	Select the address of the Twitter profile.
Instagram	Select the address of the Instagram profile.
LinkedIn	Select the address of the LinkedIn profile.
Blog	Select the address of the Blog profile.
Tumblr	Select the address of the Tumblr profile.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

28. Click **Next** to move to the **Relationships** screen.

1.1.1.2 Onboarding Initiation - Relationship

This topic provides the information to add the details about the relationships of the customer to be onboarded in the **Relationships** screen.

Adding relationship details is beneficial to both the customer and the bank during critical events.

> **Note:**
>
> The fields marked as **Required** are mandatory.

The following Data Segments can be captured in Relationship Segment.

Table 1-15 Data Segment - Relationships

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Household**	Optional	Data Segment to capture household relationships of the party such as Father, Mother, Son Daughter etc.
2	**Power of Attorney**	Optional	Data Segment to capture related power of attorney holders of the party.
3	**Service Member**	Optional	Data Segment to capture related service members of the party.
4	**Related to Insider**	Optional	Data Segment to capture related insiders of the party.
5	**Guardian**	Conditional	Data Segment to capture guardian of the party.

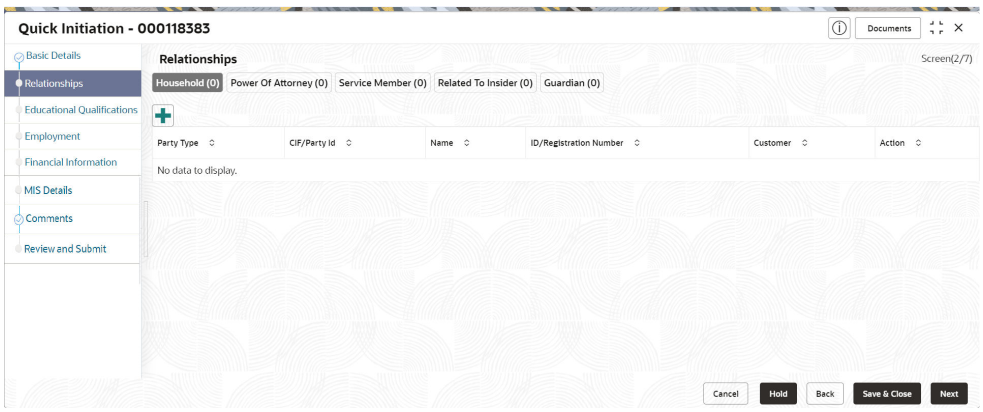
Table 1-15 (Cont.) Data Segment - Relationships

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
6	**Custodian**	Conditional	Data Segment to capture custodian of a minor party. This will be available only, if party is a minor customer.
7	**Solicitor**	Optional	Data Segment to capture solicitor of the party.

1. Click **Next** in the Basic info screen to add the relationships details.

   The **Initiation – Relationships** screen displays.

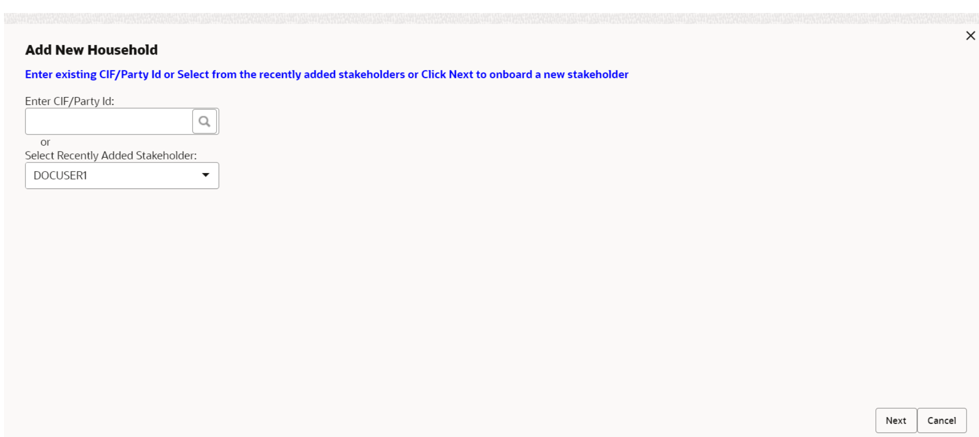
Figure 1-14 Initiate - Relationship



2. Click  to select desired relationship.

   The **Add New Household** screen displays.

Figure 1-15 Add - New household



Relationships with a customer can be either of the following:

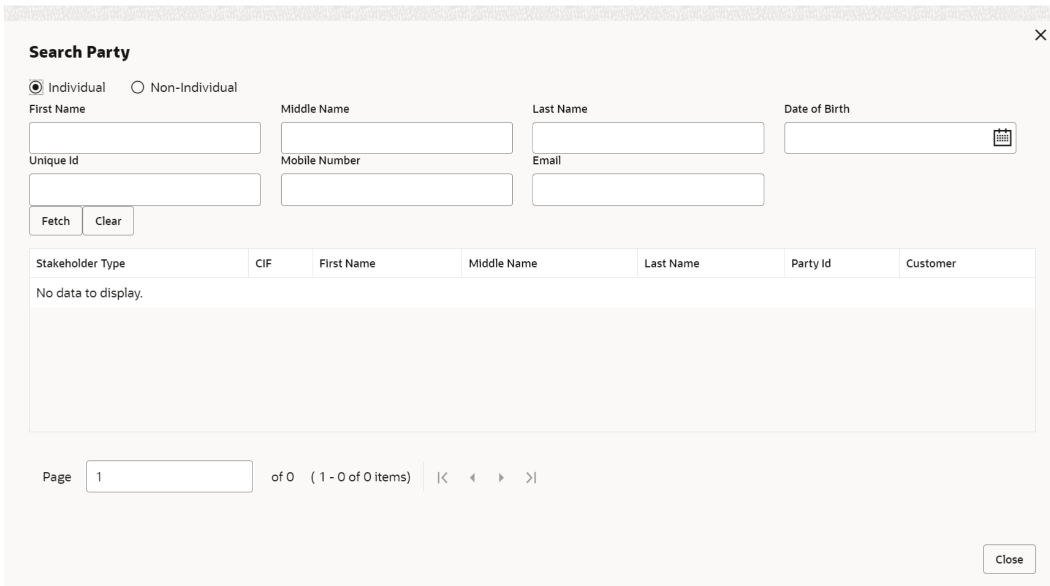
- An existing party that is a customer of the bank
- An existing party that is non-customer
- A new party, which is neither a customer nor an existing party

Existing Customer or Non-Customer

3. Specify the existing CIF (if the relationship is an existing customer) or the existing Party Id (if the relationship is non-customer).
4. Click the **Search** icon select the **CIF/Party Id** from the list

   The **Search Party – Individual** screen is displayed.

Figure 1-16 Search Party – Individual



> **Note:**
>
> The user should have the required access to add a party within a customer access group as relationship. For more details, refer **Oracle Banking Party Configuration User Guide**.

5. Click **Next** after **CIF/Party Id** is specified.

   The **Add relationship** screen displays.
6. Specify the **Relationship** specific attribute.

   For more information on fields, refer to the field description table.

Table 1-16 New Service Member - Field Description

Field	Description
Relationship	Family member type of the party. Select from the list of values. The available options are: • Spouse • Mother • Son • Daughter • Guardian • Father **Note:** The list of values can be configured through entity maintenance. For more information on **Entity Maintenance**, refer to the **Oracle Banking Party Configurations User Guide**.
MLA Covered	Is service member covered under Military Lending act.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

Table 1-17 Household - Field Description

Field	Description
Relationship	Family member type of the party. Select from the list of values. The available options are: • Spouse • Mother • Son • Daughter • Guardian • Father **Note:** The list of values can be configured through entity maintenance. For more information on **Entity Maintenance**, refer to the **Oracle Banking Party Configurations User Guide**.
Is Dependent	Is household party dependent on primary party.

Table 1-18   Power of Attorney - Field Description

Field	Description
Associated Since	Association start date of power of attorney with primary party.
Preferred	Is record the preferred POA.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

Table 1-19   Related to Insider - Field Description

Field	Description
Relationship	Family member type of the party. Select from the list of values. The available options are: • Spouse • Mother • Son • Daughter • Guardian • Father **Note:** The list of values can be configured through entity maintenance. For more information on **Entity Maintenance**, refer to the **Oracle Banking Party Configurations User Guide**.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

Table 1-20 Guardian - Field Description

Field	Description
Relationship	Family member type of the party. Select from the list of values. The available options are: • Spouse • Mother • Son • Daughter • Guardian • Father **Note:** The list of values can be configured through entity maintenance. For more information on **Entity Maintenance**, refer to the **Oracle Banking Party Configurations User Guide**.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

Table 1-21 Custodian - Field Description

Field	Description
Relationship	Select the relationship of the member of a party from list of values. The available options are: • Spouse • Mother • Son • Daughter • Guardian • Father **Note:** The list of values can be configured through entity maintenance. Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.
Preferred	Flag to identify, if custodian is a preferred custodian for a minor party.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

Table 1-22 Solicitor - Field Description

Field	Description
Registration Number	Specify the registration number of the solicitor.
Preferred	Flag to identify, if solicitor is a preferred solicitor for a party.
Remarks	Remarks for the solicitor relationship.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

New Party

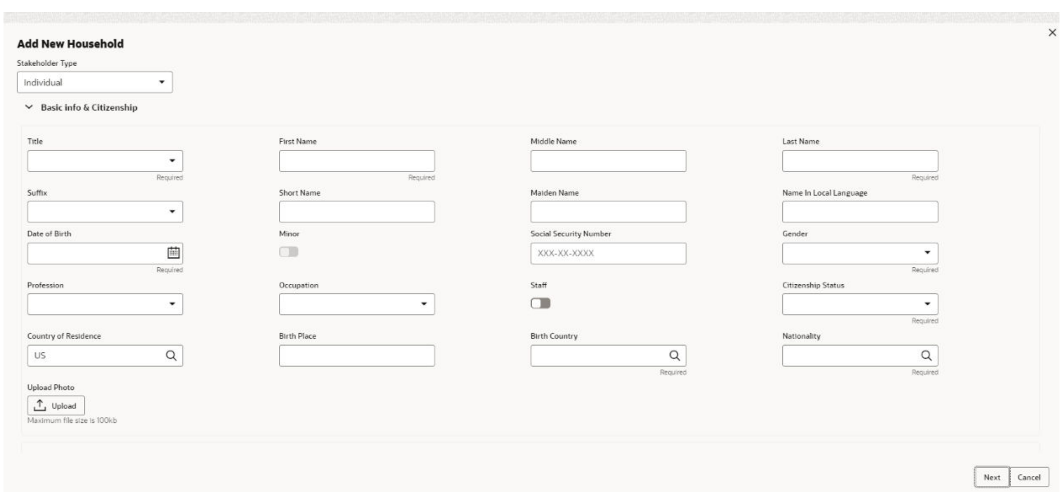
A new party will be onboarded as a non-customer to be added as a relationship during the party onboarding process.

7. If the related party is new to the Bank, click **Next** without entering **CIF/Party Id**.

   The **Add New Owner** screen is displayed to capture details for the new relationship.

> **Note:**
>
> To create a new party the screen appears based on the selected relationship type. The **Household** relationship type is elaborated below.

Figure 1-17 Add New Owner



8. Specify the details of **Add New Owner** for new stakeholder.

For more information on fields, refer to the field description table.

Table 1-23 Add New Owners – Field Description

Field	Description
Title	Select the title from the list of values. The available options are: • Mr. • Mrs. • Ms. • Miss. • Dr. **Note:** The list of values can be configured through entity maintenance.
First Name	Specify the first name of the party.
Middle Name	Specify the middle name of the party.
Last Name	Specify the last name of the party.
Suffix	Select suffix for the party name from the list of values. The available options are: • Sr. • Jr. • II • III • IV • V **Note:** The list of values can be configured through entity maintenance.
Short Name	Displays the short name of the party.
Maiden Name	Specify the maiden name of the party.
Name In Local Language	Specify party name in local language.
Date of Birth	Select the date of birth of the party.

Table 1-23 (Cont.) Add New Owners – Field Description

Field	Description
Minor	Displays, if the customer is a minor customer. Minor customer is determined based on the date of birth of customer and a minor age configured in the properties. **Note:** For more information on minor age configuration, refer to the **Oracle Banking Party Configuration User Guide**.
National ID	Specify the national ID of the party such as social security number.
Occupation	Select occupation of the party from the list of values. The available options are: • Own Business • Employed **Note:** The list of values can be configured through entity maintenance.
Staff	Enable toggle if the party is a staff member.
Gender	Select the gender from the list of values. The available options are: • Male • Other • Do Not Wish to Disclose • Female **Note:** The list of values can be configured through entity maintenance.

Table 1-23 (Cont.) Add New Owners – Field Description

Field	Description
Marital Status	Select the marital status from the list of values. The available options are: • Married • Unmarried • Widow • Legally Separated **Note:** The list of values can be configured through entity maintenance.
Customer Category	Click the search icon and select the customer category from the list of values. **Note:** The list of values can be configured through common core maintenance for customer category.
Customer Segment	Select the customer segment from the list of values. **Note:** The list of values can be configured through common core maintenance for customer segment.
Customer Access Group	Click the search icon and select the customer access group for the party. **Note:** • The list of values can be configured through common core maintenance for customer segment. • User should have required access to onboarding a party within a customer access group. For more details, refer to the **Oracle Banking Party Configurations User Guide**.
Profession	Select the profession from the drop-down list.

Table 1-23 (Cont.) Add New Owners – Field Description

Field	Description
Relationship Manager ID	Select the relationship manager ID from the list of values. **Note:** List of values will be as per user configuration in security management.
Upload Photo	Upload image for the important date of the party.
Birth Country	Click **Search** icon and select the birth country from the list of values. **Note:** The list of values can be configured through common core maintenance for country code.
Nationality	Click **Search** icon and select the nationality of the stakeholder from the list of values. **Note:** The list of values can be configured through common core maintenance for country code.
Citizenship By	Select the citizenship is acquired by the party from the list of values. The available options are: • Birth • Acquire • Others • Residence **Note:** The list of values can be configured through entity maintenance.

Table 1-23 (Cont.) Add New Owners – Field Description

Field	Description
Resident Status	Select the residential status from list of values. The available options are: • Resident • Non Resident • Citizen **Note:** The list of values can be configured through entity maintenance.
Birth Place	Provide the place of birth of the party.
Country of Residence	Click **Search** icon and select the country of residence as per basic information of the party from the list of values. **Note:** List of values can be configured through common core maintenance for country code.
Preferred Language	Click **Search** icon, and select the language code from the list of values. **Note:** List of values can be configured through common core maintenance for the language code.
Preferred Currency	Click **Search** icon and select a preferred currency from the list of values. **Note:** List of values can be configured through common core maintenance for the currency code.

Table 1-23 (Cont.) Add New Owners – Field Description

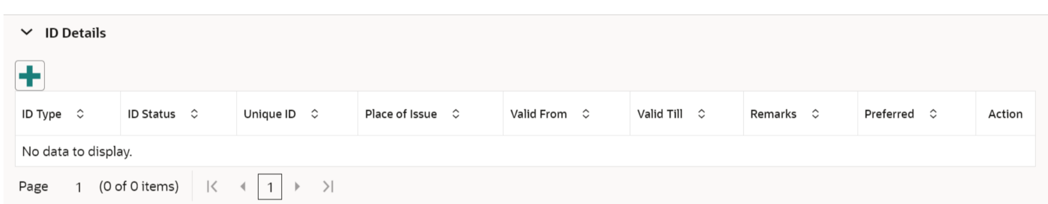
Field	Description
Risk Level	Select the risk level from the list of values. The available options are: • Level1 • Level2 • Level3 **Note:** The list of values can be configured through entity maintenance.
Purpose	Select the purpose of the party onboarding from the list of values. The available options are: • Loan Repayment • Salary Transfer • Savings • Transactional • Investment **Note:** The list of values can be configured through entity maintenance.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

9. Click and expand the **ID Details** section.

   The **ID Details** screen is displayed.

Figure 1-18 ID Details



10. Click on the **+** button to specify the details.

    The **Add ID Details** pop-up screen is displayed.

11. On the **Add ID Details** pop-up screen, specify the fields. For more information on fields, refer to the field description table.

Table 1-24 ID Details - Field Description

Field	Description
ID Type	Select type of identification from the drop-down list. • State Issued Driver License • Passport • State Issued Non-Driver ID • Birth Certificate • Social Security Card • Military ID • Matricula Card • Employment Authorization Card • Permanent Resident Card (Green Card) **Note:** The list of values can be configured through Entity Maintenance.
ID Status	Select Status of Identification from drop down list. • Available • Applied For **Note:** The list of values can be configured through Entity Maintenance.
Unique ID	Specify unique ID number as per the ID type.
Place of issue	Specify place of issue of ID.
Valid From	Specify valid from date of ID.
Valid Till	Specify validity end date of ID.
Remarks	Specify remarks for ID.

Table 1-24 (Cont.) ID Details - Field Description

Field	Description
Preferred	Select, if ID type is preferred. **Note:** Only one ID record should be marked as preferred.

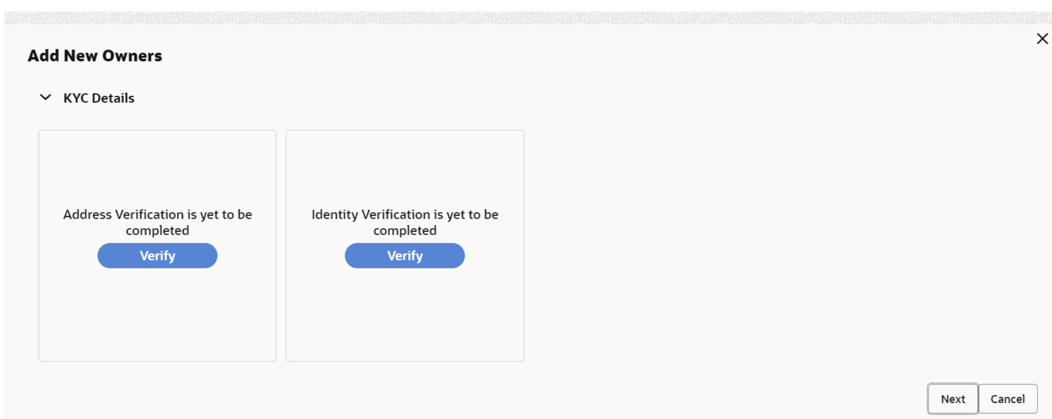
> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

12. Click and expand the **Address** section.
13. Click **Next** to capture the KYC details for the new relationship.

    The **Add New Household - KYC Details** screen displays.

> **Note:**
>
> This step is optional.

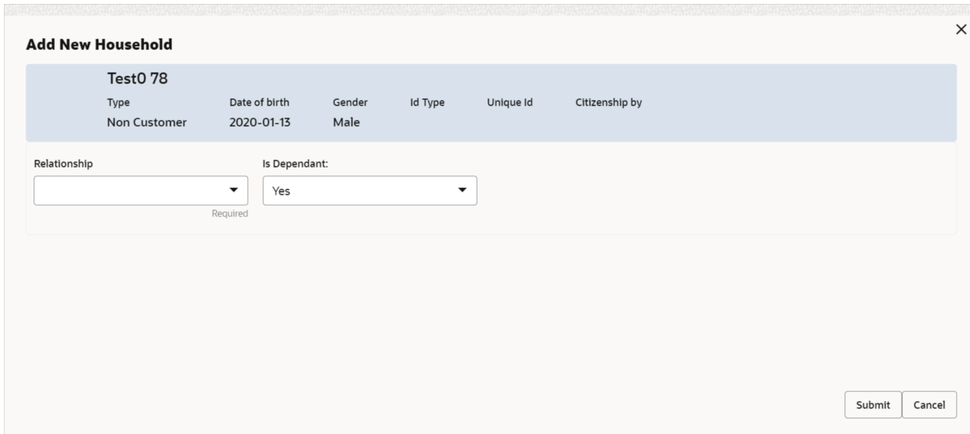
Figure 1-19 Add New Household - KYC details



14. Click **Verify** to update the KYC details for the new related party.
15. Specify the required **KYC** details.
16. Click **Next**.

    The **Add New Household** screen is displayed to add relationship-specific attributes.

Figure 1-20 Add New Household



17. On the **Add New Household** screen, specify the KYC details.

    For more information on the fields, refer to the **Table 1-16**.

18. Click **Submit**.

    The **Relationships** screen displays the added relationship details.

Figure 1-21 Relationships

19. Click **Next** to move to the **Educational Qualifications** segment.

1.1.1.3 Onboarding Initiation - Educational Qualification

This topic provides the details about the customer's education such as degree, diploma, and certifications are added in the **Educational Qualification** screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. Click **Next** in the **Onboarding Initiation** screen.

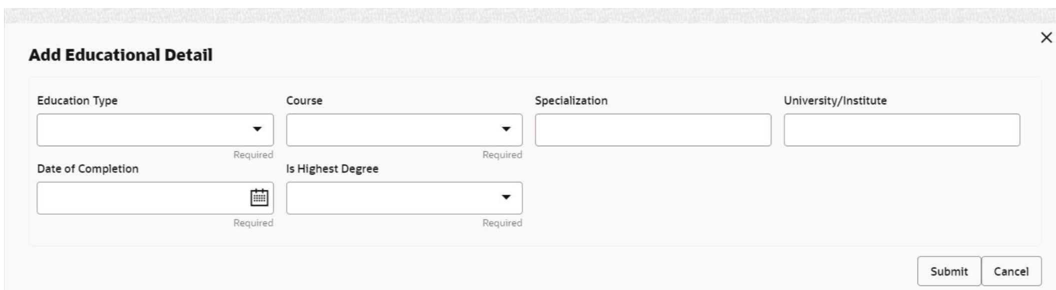
   The **Educational Qualification** screen displays.

Figure 1-22 Educational Qualifications

2. Click **Add** button to add the educational details

   The **Add Educational Qualification** screen displays.

Figure 1-23 Add Educational Detail



3. On the **Add Educational Qualification** screen, specify the fields.

   For more information on fields, refer to the field description table.

Table 1-25 Educational Qualification – Field Description

Field	Description
Education Type	Select the education type from the drop-down list. The available options are: • Diploma • Certification • Degree **Note:** The list of values can be configured through entity maintenance. For more information on **Entity Maintenance**, refer to the **Oracle Banking Party Configurations User Guide**.

Table 1-25 (Cont.) Educational Qualification – Field Description

Field	Description
Course	Select the course from the drop-down list. The available options are: • Phd • Under Graduate • Post Graduate **Note:** The list of values can be configured through entity maintenance. For more information on **Entity Maintenance**, refer to the **Oracle Banking Party Configurations User Guide**.
Specialization	Specify the course specialization.
University/Institute	Specify the name of university/institute.
Date of Completion	Click **calendar** icon and select the date of completion.
Is Highest Degree	Select the option from the drop-down list.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

4. Click **Submit**.

   The education details are added and listed in the **Educational Qualifications** screen.

> **Note:**
>
> You can also select the required item from the list, and click **Edit**/**Delete** to modify/delete the added asset details.

5. Click **Next** to go to the **Employment**.

1.1.1.4 Onboarding Initiation - Employment

Details about the customer's source of income are added to the **Employment** screen. Employment details are necessary for the bank to determine the stability of the customer.

The Employment data segment captures employment details of a retail party. A retail party can be employed as salaried or self-employed profession.

> **Note:**
>
> The fields marked as **Required** are mandatory.

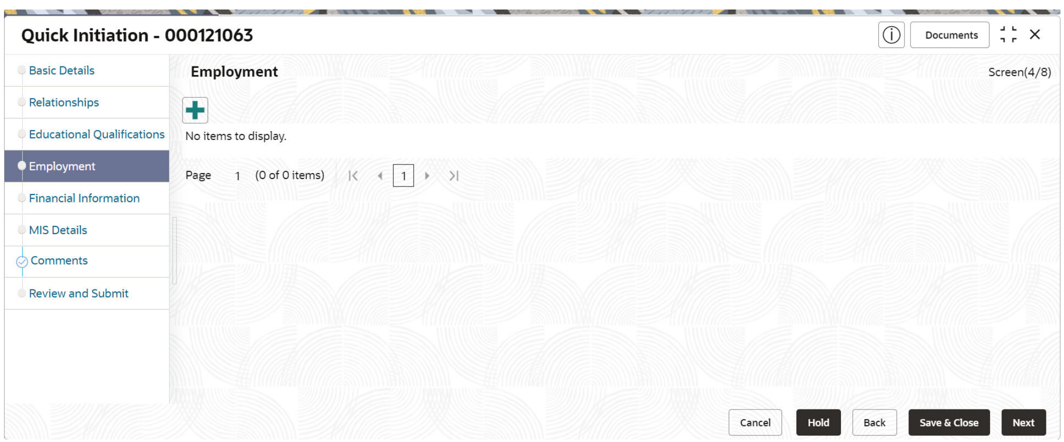
Table 1-26 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Salaried**	Optional	A salaried employee is a person who works for an organization and receives a fixed and regular compensation for the services provided to the organization.
2	**Self-Employed/ Professional**	Optional	A self-employed person does not work for a specific organization and works for oneself as a freelance or the owner of a business rather than for an employer.

1. Click **Next** in the Basic info screen to add the employment details.

   The **Employment** screen displays.

   Figure 1-24 Initiation - Employment

2. Click **+** button to add the employment details.

   The **Employment** screen is displayed.

   Figure 1-25 Employment – Salaried

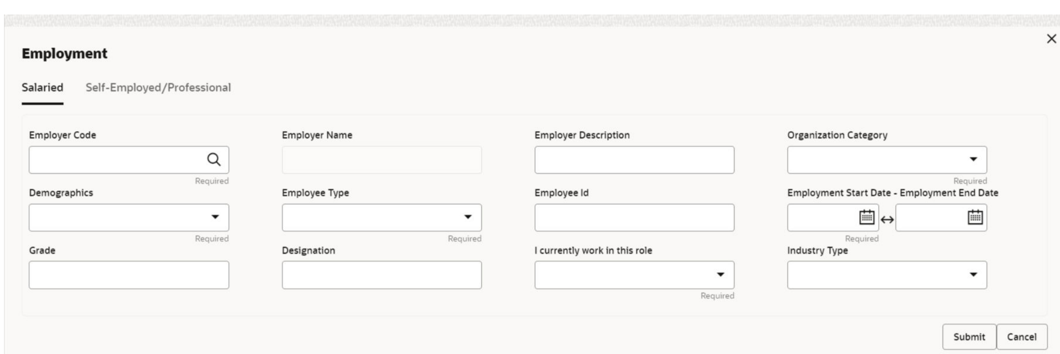
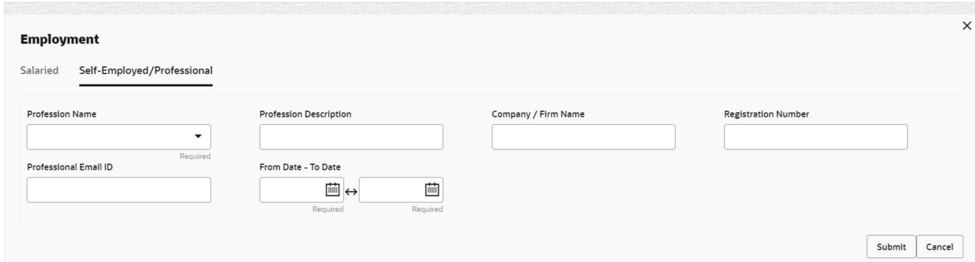
   

Figure 1-26   Employment – Self-Employed/Professional



3. On the **Employment** screen, specify the fields.

   For more information on fields, refer to the field description table.

Table 1-27   Employment - Salaried - Field Description

Field	Description
Employer Code	Select the name of the organization as per employment details of the party from the list of values. **Note:** List of values can be configured through organization maintenance in party maintenance. For more information, refer to the **Oracle Banking Party Configurations User Guide**.
Employer Name	Specify the name of the organization as per employment details of the party.
Employer Description	Specify the description of the organization.
Organization Category	Select the category of the organization from the drop-down list. The available options are: • Government • NGO • Private Limited **Note:** List of values can be configured through organization maintenance in party maintenance. For more information, refer to the **Oracle Banking Party Configurations User Guide**.

Table 1-27 (Cont.) Employment - Salaried - Field Description

Field	Description
Demographics	Select the demographics type of the organization from the drop-down list. The available options are: • Global • Domestic **Note:** The list of values can be configured through Entity Maintenance.
Employee Type	Select the employee type from the drop-down list. The available options are: • Full Time • Contract • Permanent • Part Time **Note:** The list of values can be configured through Entity Maintenance.
Employee ID	Specify the employee ID of the customer.
Employment Start Date	Click **calendar** icon and select the employment start date.
Employment End Date	Click **calendar** icon and select the employment end date.
Grade	Specify the grade of customer in the mentioned organization.
Designation	Specify the customer's designation in the mentioned organization.
I currently work in this role	If the mentioned designation is customer's current role, select this check-box.

Table 1-27 (Cont.) Employment - Salaried - Field Description

Field	Description
Industry type	Select the industry type to which the employer belongs to from the drop-down list. The available options are: • IT • Bank • Services • Manufacturing • Legal • Medical • Engineering • School/College • Others **Note:** The list of values can be configured through Entity Maintenance.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

Table 1-28 Employment - Self-Employed/Professional - Field Description

Field	Description
Profession Name	Select Name of the profession from drop down list. The available options are: • Share and Stock Broker/Consultant • Politician/Minister • Journalist/Anchor/Reporter • Engineer/Architect/Technical **Note:** The list of values can be configured through Entity Maintenance.
Profession Description	Specify description of the profession.
Company/Firm Name	Specify name of the company or firm.
Registration Number	Specify Registration Number of self-employments.
Professional Email ID	Specify Processional mail ID.
From Date – To Date	Specify start date and end date of self-employment.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

4. Click **Submit**.

   The employment details are added and listed in the **Employment** screen.

> **Note:**
>
> You can also select the required item from the list and click **Edit**/**Delete** to modify/delete the added asset details.

5. Click **Next** to move to the **Financial Information**.

1.1.1.5 Onboarding Initiation - Financial Information

Information about the customer's income, assets, and liability is added to the **Financial Information** screen. Financial information about the customer help the bank in determining the creditworthiness of the customer in a better manner.

> **Note:**
>
> The fields marked as **Required** are mandatory.

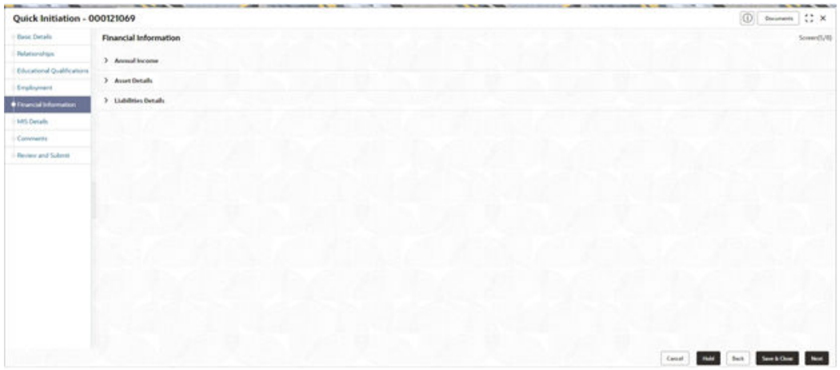
Table 1-29 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Asset & Liability**	Optional	Data Segment to capture asset details of a party.

1. Click **Next** in the**Onboarding Initiation** screen.

   The **Financial Information** screen displays.

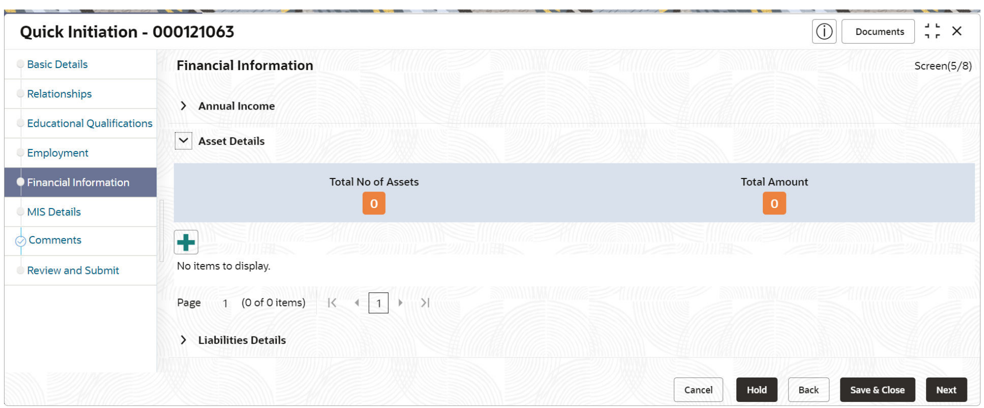
Figure 1-27   Initiation – Financial Information



2. Click and expand the **Annual Income** section.
3. Select the income range of the customer in the **Annual Income** section.
4. Click and expand the **Asset Details** section.

   The **Financial Information – Asset Details** screen displays.

Figure 1-28   Financial Information – Asset Details



5. Click **Add** to add the asset details.

   The **Assets** screen displays.

Figure 1-29   Assets

6. On the **Assets** screen, specify the fields.

   For more information on fields, refer to the field description table.

Table 1-30 Assets – Field Description

Field	Description
Type	Select the asset type from the drop-down list. The available options are: • House • Deposit • Vehicle • Other • Total Net Worth **Note:** The list of values can be configured through Entity Maintenance.
Total Value	Specify the total value.

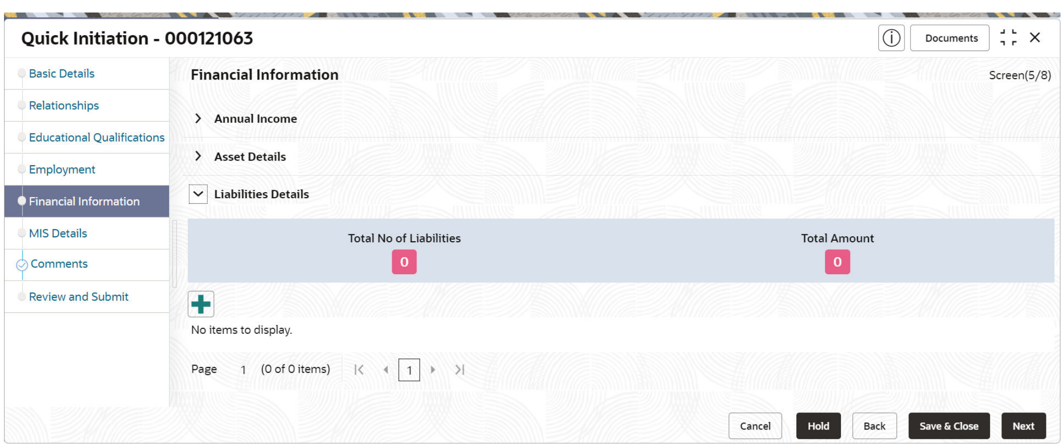
- Click **Submit** to add the asset details.

> **Note:**
>
> You can also select the required item from the list, and click **Edit/Delete** to modify/delete the added asset details.

7. Click and expand the **Liabilities Details** section.

   The **Liabilities Details** screen displays.

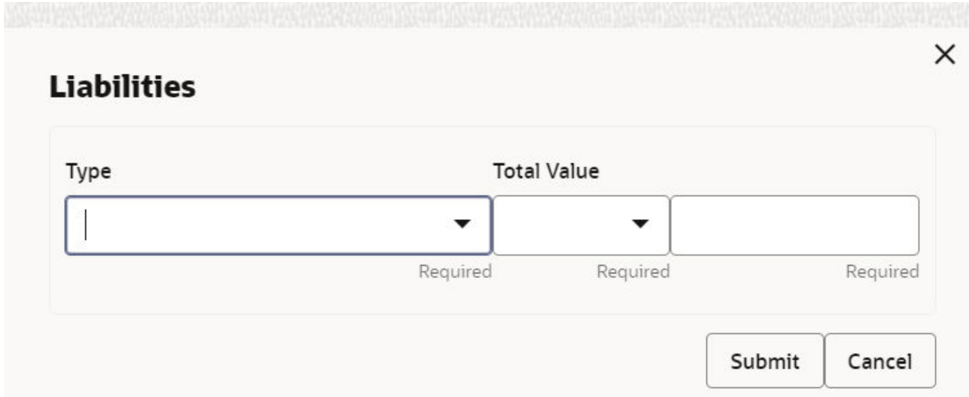
Figure 1-30 Financial Information – Liabilities Details



8. Click **Add** to add the liabilities details.

   The **Liabilities** screen displays.

Figure 1-31 Liabilities



9. On the **Liabilities** screen, specify the fields.

   For more information on fields, refer to the field description table.

Table 1-31 Liabilities – Field Description

Field	Description
Type	Select the type of liability from the drop-down list. The available options are: • Property Loan • Vehicle Loan • Credit Card Outstanding • Overdrafts • Personal Loan • Other Liability • Education Loan • Home Loan **Note:** List of values can be configured through Entity Maintenance.
Total Value	Specify the total value.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

- Click **Submit** to add the Liabilities details.

> **Note:**
>
> You can also select the required item from the list, and click **Edit**/**Delete** to modify/delete the added asset details.

10. Click **Next** to move to the **Comments** segment.

1.1.1.6 Onboarding Initiation - Comments

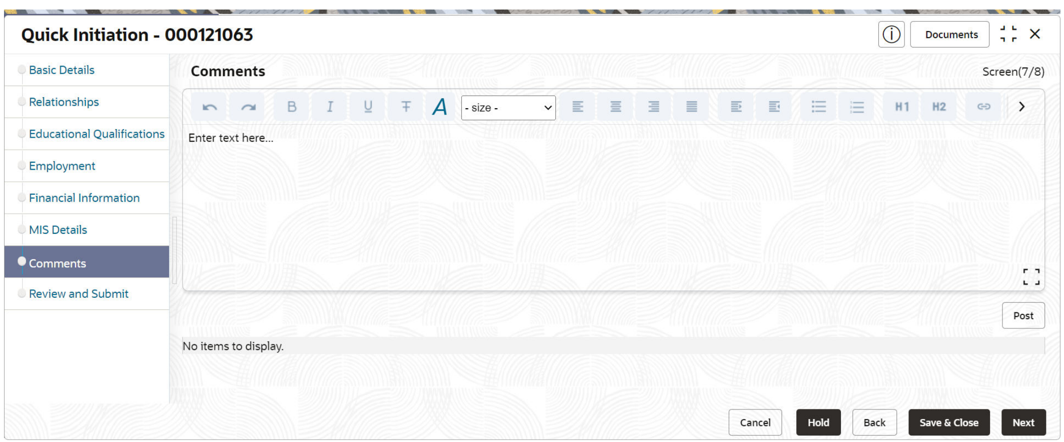
The relationship managers can capture overall comments for the initiation stage in the **Comments** screen.

Capturing comments helps the banker working with this task in the next stage to better understand the task.

1. Click **Next** in the**Onboarding Initiation** screen.

   The **Comments** screen displays.

Figure 1-32 Comments



2. Specify the overall comments for the **Onboarding Initiation** stage.
3. Click **Post**.
4. Click **Next** to move to the **Onboarding Initiation - Review and Submit**.

1.1.1.7 Onboarding Initiation - Review and Submit

The **Review and Submit** screen provides a consolidated view of the information captured in all the sections.

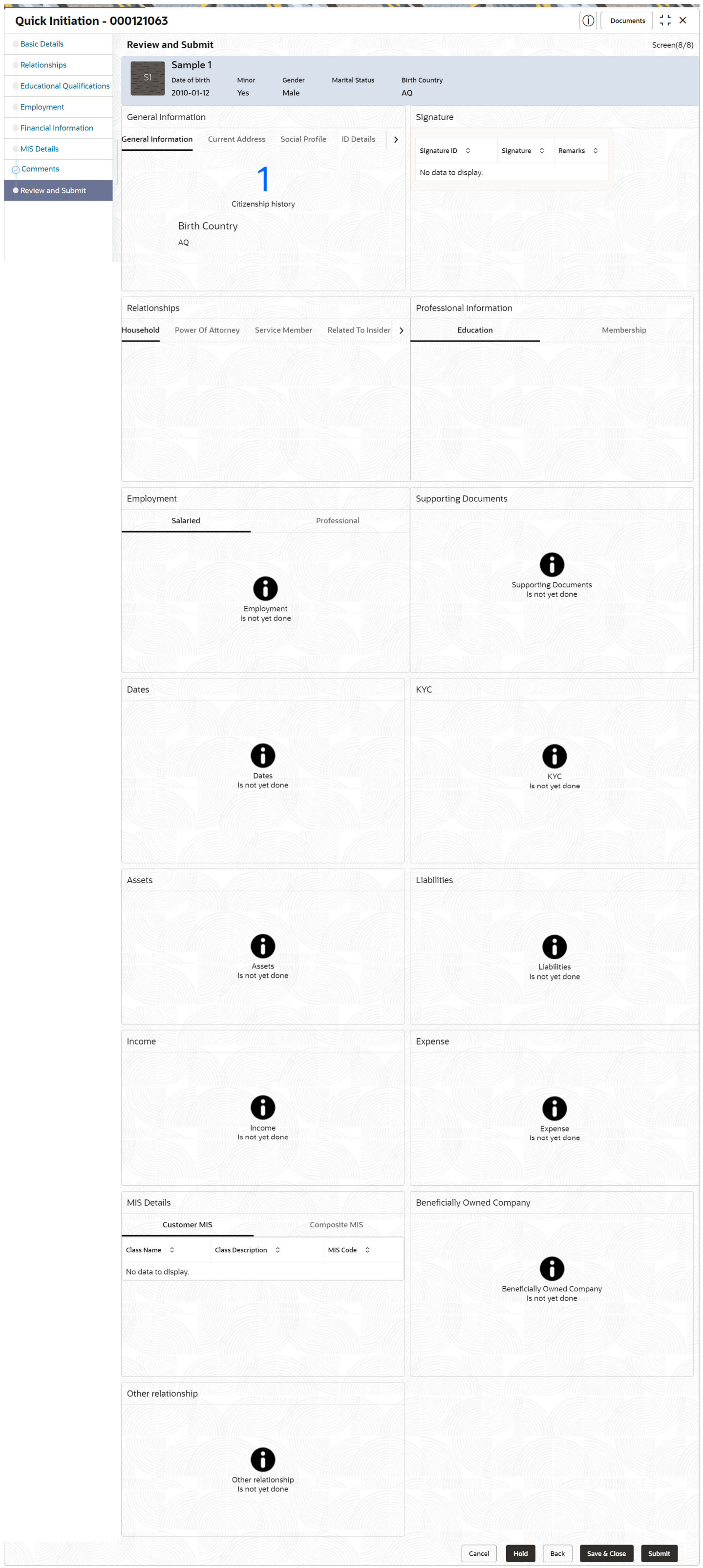
The relationship managers can view the displayed information and take necessary actions such as modifying the information or moving the task to the next stage.

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. Click **Next** in the**Onboarding Initiation** screen.

   The **Review and Submit** screen displays.

Figure 1-33 Initiation – Review and Submit



2. On the **Review and Submit** screen, verify the details that are displayed in tiles.

   For more information on fields, refer to the field description table.

Table 1-32 Review and Submit – Description

Tile Name	Description
General Information	In this tile, the following details are displayed: • Citizenship • Address • Social Profile
Professional Information	In this tile, the following details are displayed: • Education • Membership
Relationship	In this tile, the following details are displayed: • Household • Power of Attorney
Employment	Displays the employment details of the customer.
Dates	Displays the details of the dates.
KYC	Displays the KYC details.
Assets	Displays the assets details.
Liabilities	Displays the liabilities details.
Income	Displays the income details.
Expense	Displays the expense details.
View details	In the corresponding tile, click this icon to view the detailed information.

3. Click **Submit**.

   The system will check for duplicate customers. For more information, refer to the Duplication Check (De-dupe Check).

4. Click **Continue** to save the **Onboarding Initiation**. A message is displayed and task is submitted to Free Task.

1.1.2 Onboarding Enrichment

In the *Enrichment* stage, the relationship manager can capture detailed information about the retail customer to be added in the Oracle Banking Enterprise Party Management.

This topic contains the following subtopics:

- Onboarding Enrichment - Basic Information
  This topic describes about the personal information captured in the **Initiation** stage, the relationship managers can add important dates, supporting documents, and photos of the customer in the **Basic Info** screen.
- Onboarding Enrichment - Signatures
  This topic provides information about the customer signatures.
- Onboarding Enrichment - Relationships
  You can add the details about the relationships of the customer to be onboarded in the **Relationships** screen.
- Onboarding Enrichment - Employment
  Details about the customer's source of income are added to the **Employment** screen.

- Onboarding Enrichment -Consent and Preferences
  Consent and preference data segments captures, specific customer consent and preferences for communication and data sharing.
- Onboarding Enrichment - Additional Information
  This topic captures the additional information of the customers.
- Onboarding Enrichment - Membership / Association
  This topic provides information about the customer is a member in or associated with any institution, the relationship manager can add details about the same in this data segment.
- Onboarding Enrichment - Financial Profile
  The relationship managers can further enrich the customer's financial information in the **Financial Profile** screen, by adding total income and net worth, income, and expense details, and details about the relationship with other banks.
- Onboarding Enrichment - Comments
  The relationship managers can capture overall comments for the enrichment stage in the **Comments** screen.
- Onboarding Enrichment - Review and Submit
  The **Review and Submit** screen provides a consolidated view of the information captured in all the sections.

1.1.2.1 Onboarding Enrichment - Basic Information

This topic describes about the personal information captured in the **Initiation** stage, the relationship managers can add important dates, supporting documents, and photos of the customer in the **Basic Info** screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

Following additional data segments other than the ones captured in *Initiation* stage, are available in Enrichment - Basic Details screen.

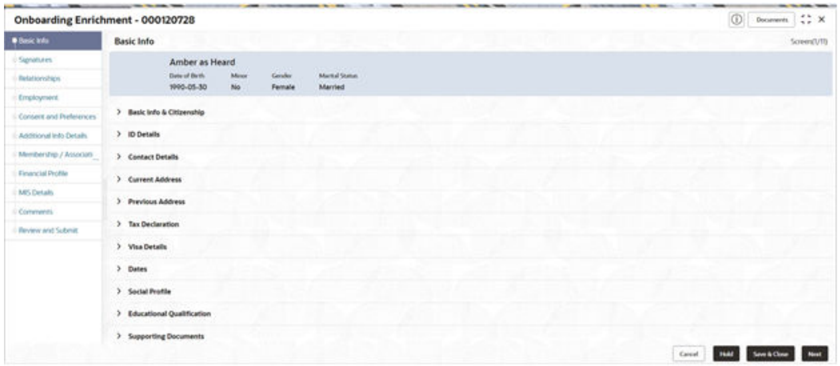
Table 1-33 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Visa Details**	Optional	Data Segment to capture visa details of a the party.
2	**Dates**	Optional	Data Segment to capture important dates of the party such as anniversary etc.
5	**Supporting Documents**	Optional	Data Segment to capture supporting documents such as copy of address proof documents etc.

1. Click **Acquire and Edit** in the **Free Tasks** screen for the application for which **Onboarding Enrichment** stage has to be acted upon.

   The **Onboarding Enrichment - Basic Info** screen displays.

Figure 1-34 Enrichment- Basic - Info



The following details that are captured in the *Initiation* stage will be populated in this screen:

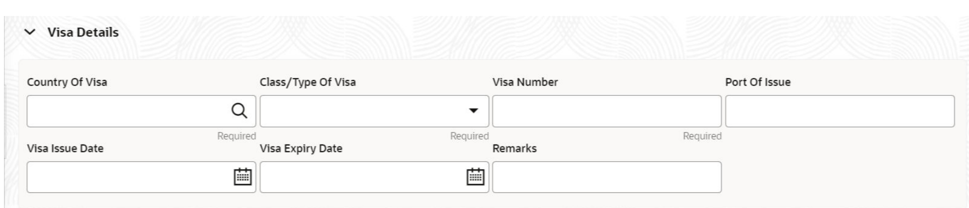
- **Basic info and Citizenship**
- **ID Details**
- **Contact Details**
- **Current Address**
- **Previous Address**
- **Tax Declaration**
- **Social Profile**
- **Educational Qualification**

> **Note:**
>
> For information on **Basic info and Citizenship**, **Contact Details**, **Current Address**, **Previous Address**, **ID Details**, **Tax Declaration**, **Educational Qualification** and **Social profile** section, refer to the **Onboarding Initiation** sub-section.

As apart of basic information, the system checks the duplicate customers. For more information, refer to the Duplication Check (De-dupe Check).

2. On the **Basic Info** screen, click **Visa Details** segment to add the details of the visa.

Figure 1-35 Enrichment - Basic Info - Visa Details



3. On the **Visa Details** segment, specify the details. For more information on fields, refer to the field description table.

Table 1-34 Visa Details - Field Description

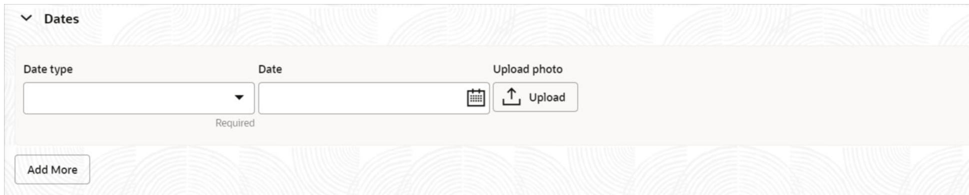
Field	Description
Country Of Visa	Specify the country of visa as per visa information of the party. **Note:** List of countries are available as per configuration in Common Core Maintenance for Country Code.
Class/Type Of Visa	Specify visa type of the party. Select from the following list of values. • Tourist • Business • Student • Work **Note:** List of values can be configured through Entity Maintenance.
Visa Number	Specify visa number of the party.
Port Of Issue	Port of Visa issuance as per visa details of the party.
Visa Issue Date	Visa issue date of the party.
Visa Expiry Date	Visa expiry date of the party.
Remarks	Specify remarks if any.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

4. On the **Basic Info** screen, click **Dates** segment to add important dates of the customer.

   The **Dates** screen displays.

Figure 1-36 Enrichment – Basic Info – Dates



5. Specify the details on the **Dates** screen.

   For more information on fields, refer to the field description table.

Table 1-35 Dates - Field Description

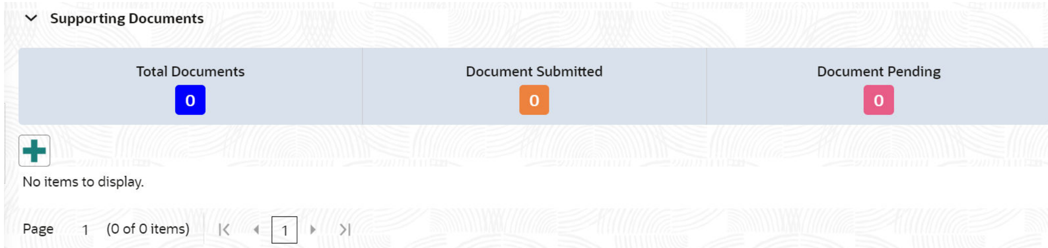
Field	Description
Date Type	Select the date type from the drop-down list. The available options are: • Self birthday • Marriage anniversary • Son birthday • Son anniversary • Daughter birthday • Daughter anniversary • Spouse birthday **Note:** The list of values can be configured through Entity Maintenance.
Upload Photo	Click **Upload** and select the photo to be uploaded.
Date	Click the calendar icon, and select the date.
Add More	Click **Add More** to display the fields related to important dates.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

6. Click and expand the **Supporting documents** section to add the supporting documents.

   The **Supporting Documents** screen displays.

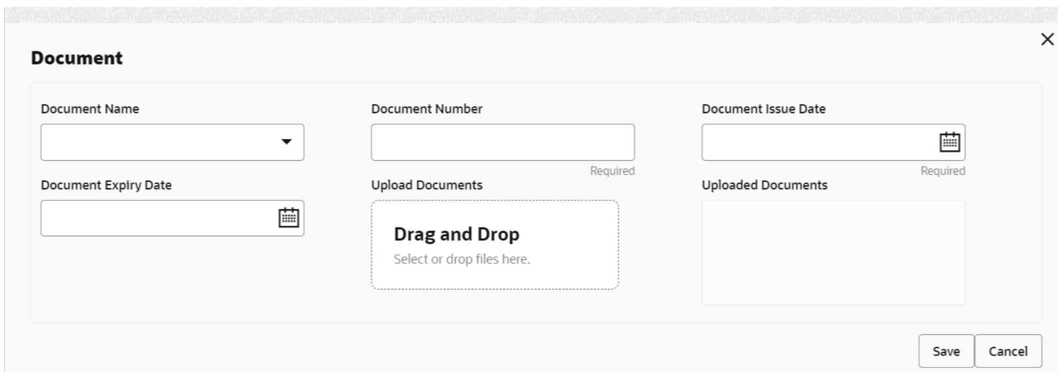
Figure 1-37 Enrichment – Basic Info – Documents



7. Click **Add** in the **Supporting documents** section.

   The **Add Document** screen display

Figure 1-38 Enrichment – Add Documents



8. On the **Add Document** screen, specify the details.

   For more information on fields, refer to the field description table.

Table 1-36 Add Document - Field Description

Field	Description
Document Name	Select the document name from the drop-down list. The available options are: • Aadhar • Voter Id • Pan Card • Driving License • Passport **Note:** The list of values can be configured through Entity Maintenance.
Document Number	Specify the document number.
Document Issue Date	Click the **calendar** icon, and select the issue date of the document.
Document Expiry Date	Click the **calendar** icon, and select the expiry date of the document.

Table 1-36 (Cont.) Add Document - Field Description

Field	Description
Upload Documents	Click + icon and select the document to be uploaded or drag and drop the documents.
Uploaded Documents	Displays the uploaded documents.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

9. Click **Save** to save the details.

   The document details are added and listed in the **Supporting Documents** segment.

> **Note:**
>
> You can also select the required item from the list and click **Edit**/**Delete** to modify/delete the added document details.

10. The system will check for duplicate customers. For more information, refer to the Duplication Check (De-dupe Check).
11. Click **Next** to move to the **Onboarding Enrichment - Signatures** screen.

1.1.2.2 Onboarding Enrichment - Signatures

This topic provides information about the customer signatures.

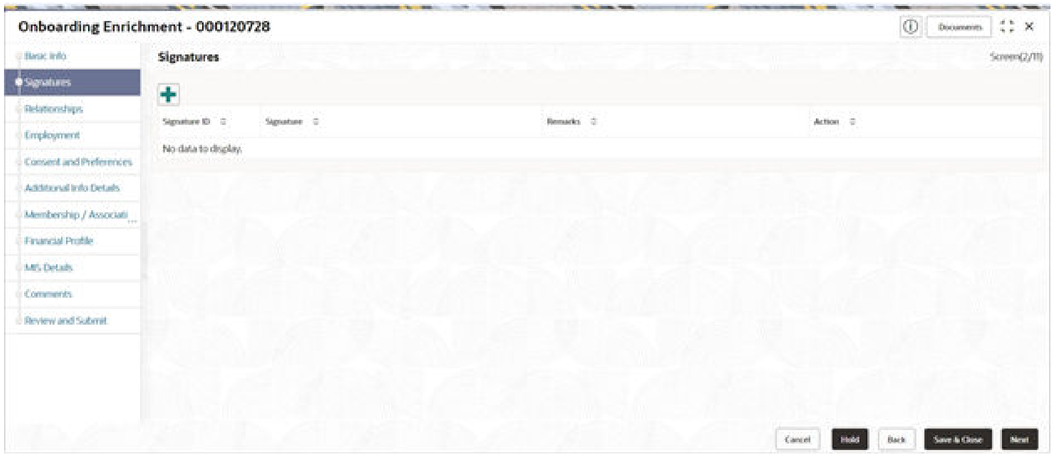
To add the signature:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. Click **Next** in the**Basic Info** screen.

   The **Signatures** screen displays.

Figure 1-39 Enrichment – Signatures



2. On the **Signatures** screen, click the  icon.

   The **Add Signature** pop-up screen is displayed.

Figure 1-40 Add Signature

3. On the **Add Signature** screen, upload the customer's signature.

   For more information on fields, refer to the field description table.

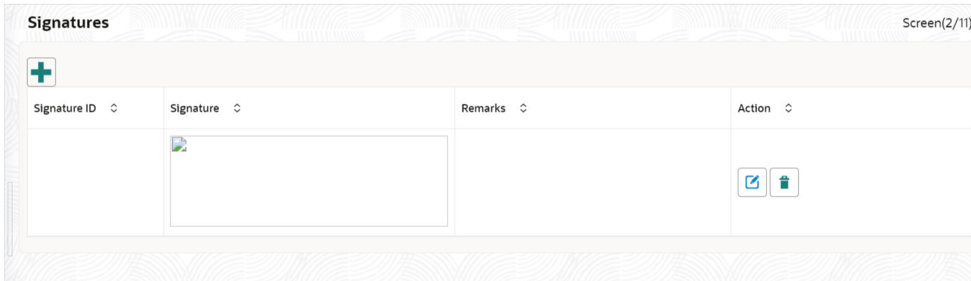
Table 1-37 Add Signature - Field Description

Field	Description
Upload Signature	Drag and drop the signature file or click on **Select or drop files here** to browse and upload the signature from the local system.
Uploaded Signature	Displays the uploaded signature.
Remarks	Specify the remarks related to the signature.

4. Click **Add** to add the signature.

   The added signature is displayed on the **Signature** screen.

Figure 1-41 Add Signatures



Note:

- Users can upload up to 5 signatures of a customer
- PNG & JPEG file formats are supported
- On approval signature will be handed off to CIF (FCUBS)

5. Click **Next** to move to the **Onboarding Enrichment – Relationships** segment

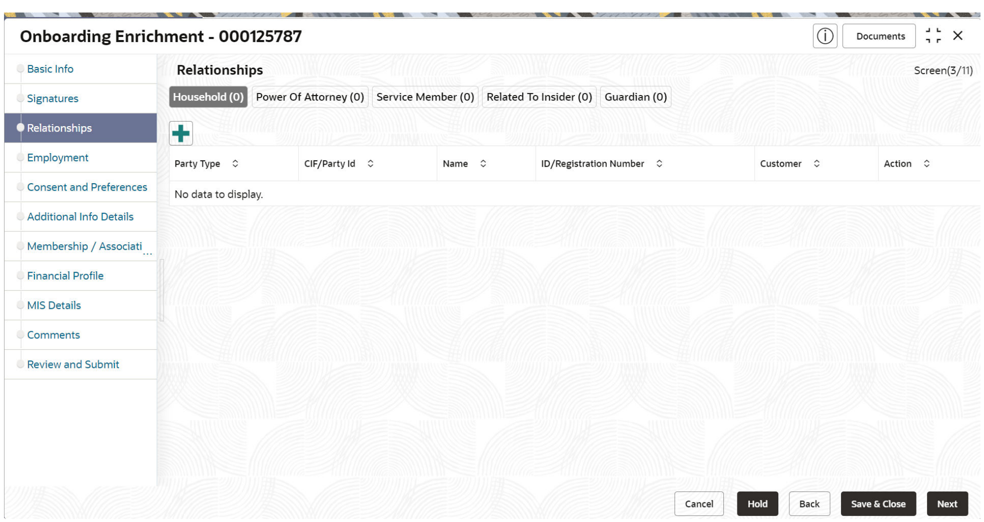
1.1.2.3 Onboarding Enrichment - Relationships

You can add the details about the relationships of the customer to be onboarded in the **Relationships** screen.

1. Click **Next** in the**Signatures** screen.

   The **Relationships** screen displays.

Figure 1-42 Enrichment – Relationships



The **Relationships** details added in the **Onboarding Initiation** stage are populated automatically on this screen.

2. Click **Next** to move to the **Onboarding Enrichment - Employment** segments.

1.1.2.4 Onboarding Enrichment - Employment

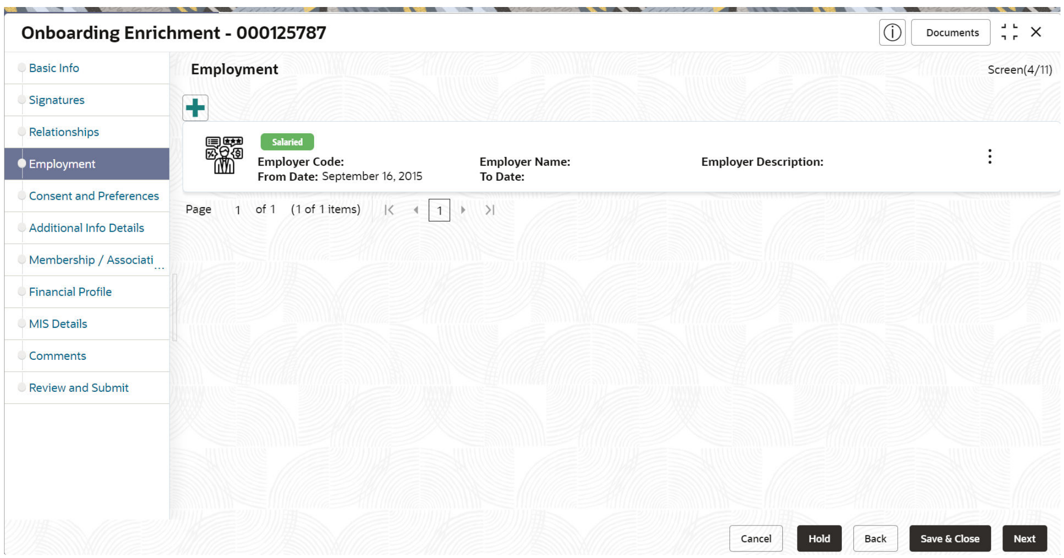
Details about the customer's source of income are added to the **Employment** screen.

Employment details are necessary for the bank to determine the stability of the customer.

1. Click **Next** in the**Onboarding Enrichment** screen.

   The **Employment** screen displays.

   Figure 1-43 Enrichment – Employment

   The employment details added in the **Onboarding Initiation - Employment** stage are populated automatically on this screen.

2. Click **Next** to move to the **Consent and Preferences** segments.

1.1.2.5 Onboarding Enrichment -Consent and Preferences

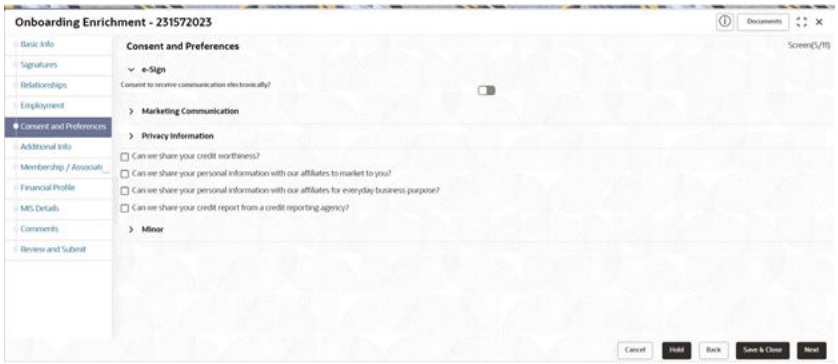
Consent and preference data segments captures, specific customer consent and preferences for communication and data sharing.

Customer consent and preferences are used to comply with various regulatory and bank compliance policies and processes.

1. On the **Consent and Preferences** screen, click and expand **e-Sign** segment.

   The **e-Sign** screen displays.

Figure 1-44 e-Sign



2. On **e-Sign** screen, specify the fields. For more information on fields, refer to the field description table.

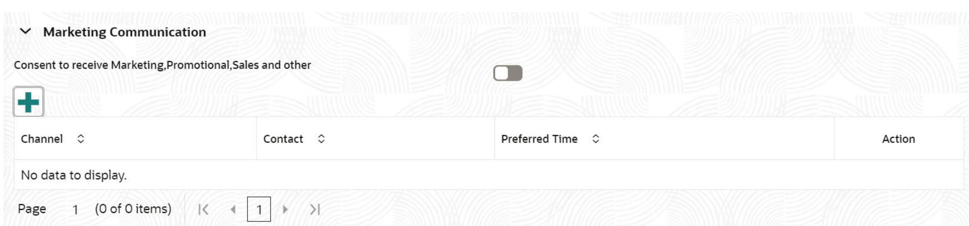
Table 1-38 E-Sign Consent - Field Description

Field	Description
E-Sign Consent	E-sign consent as per marketing and consent details of the party.

3. On the **Consent and Preferences** screen, click and expand **Marketing Communication** segment.

   The **Marketing Communication** screen displays.

Figure 1-45 Enrichment - Marketing Communication



4. On **Marketing Communication** segment, specify the fields. For more information on fields, refer to the field description table.

Table 1-39 Marketing Communication - Field Description

Field	Description
Consent to receive Marketing, Promotional, Sales and other	Marketing consent of the party.

Table 1-39 (Cont.) Marketing Communication - Field Description

Field	Description
Channel	Select the channel of communication as per marketing and communication details of the party. Select from the list of values. The available options are: • Email • SMS • Whatsapp • Postal Mail **Note:** List of values can be configured through Entity Maintenance.
Contact	Specify contact details as per marketing and communication details of the party. **Note:** List of contact is populated as per contact details captured in contact section.
Preferred Time	Preferred time as per marketing and communication preference details of the party. Select from the following list of values. • Weekday: 9:00 to 18:00 • Weekday: 9:00 to 18:00 • Weekend: 10:00 to 16:00 • Any day: 9:00 to 18:00 • Weekday: Before 8:00 or after 17:00 **Note:** List of values can be configured through Entity Maintenance.

5. On **Consent and Preferences** screen, click and expand **Privacy Information** segment.

   The **Privacy Information** screen displays.

Figure 1-46 Privacy Information

6. On the **Privacy Information** screen, specify fields. For more information on fields, refer to the field description table.

Table 1-40 Privacy Information - Field Description

Field	Description
Privacy Information	Select the check box of the privacy information consent of the party.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

7. On **Consent and Preferences** screen, click and expand **Minor Consent** segment.

   The **Minor Consent** screen is displayed.

8. On **Minor Consent** screen, specify fields. For more information on fields, refer to the field description table.

Table 1-41 Minor Consent - Field Description

Field	Description
Minor Consent	Date of consent of minor party. Minor consent will be available only for minor party. **Note:** Minor consent is mandatory for minor party onboarding.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

9. Click **Next** to move to the **Additional Information** segments.

1.1.2.6 Onboarding Enrichment - Additional Information

This topic captures the additional information of the customers.

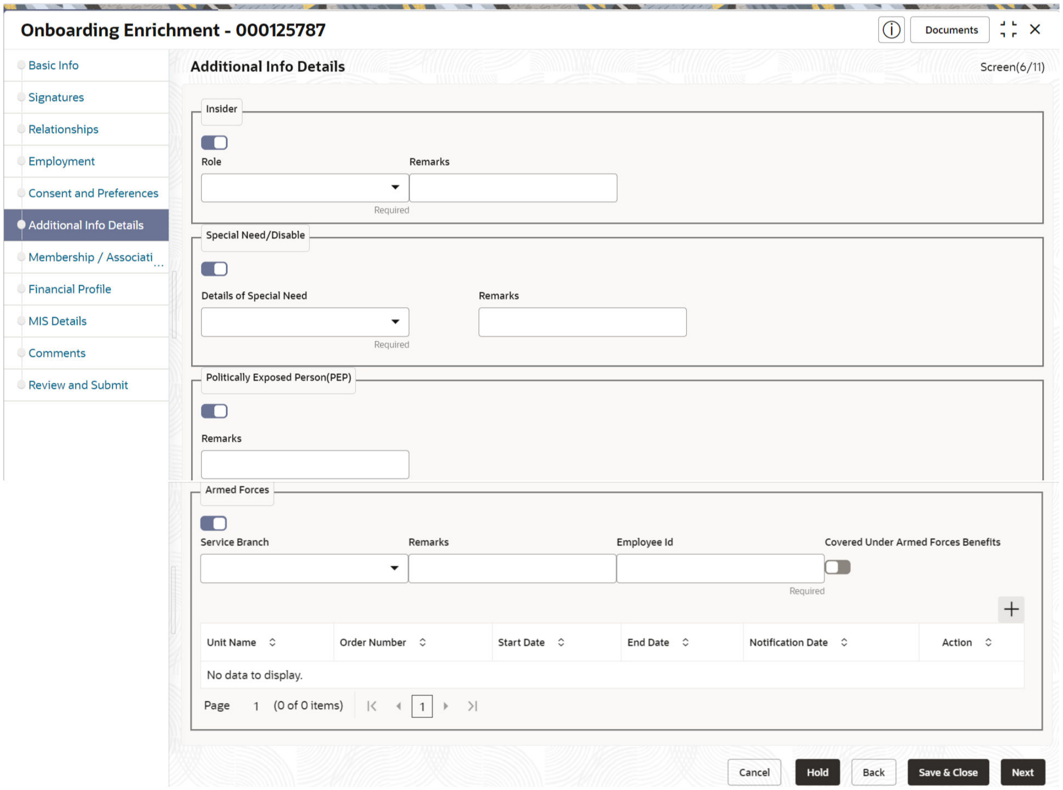
Customer consent and preferences are used to comply with various regulatory and bank compliance policies and processes.

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. Click **Next** in the**Consent and Preferences** screen.

   The **Additional Information** screen displays.

   Figure 1-47 Additional Information

2. Select the toggle button to determine if customer is an **Insider**.

   For more information on fields, refer to the field description table.

   Table 1-42 Additional Information - Field Description

Field	Description
Insider	Flag to identify if party is an insider.

Table 1-42 (Cont.) Additional Information - Field Description

Field	Description
Role	Select role of assumed by the insider in the organization from the drop-down list. The available options are: • Director • Executive Officer • Principle Stakeholder of Affiliates of Bank • Principle Stakeholder of Bank **Note:** The list of values can be configured through Entity Maintenance.
Remarks	Remarks related to insider.

3. Select the toggle button to determine if customer has **Special needs/ disability**. Capture the details once the fields are enabled.

   For more information on fields, refer to the field description table.

Table 1-43 Special needs/disability – Field Description

Field	Description
Special Need/Disable	Flag to identify, if party is party is a specially abled.
Details of Special Need	Select the option that describes the special needs and disability of customer from the drop-down list. The available options are: • Blindness • Cerebral Palsy • Low vision • Leprosy-cured • Mental illness • Locomotor disability • Hearing Impairment • Mental retardation **Note:** The list of values can be configured through Entity Maintenance.
Remarks	Specify the remarks.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

4. Select the toggle to determine if the customer is a **Politically Exposed Person (PEP)**. Capture the details once the fields are enabled.

   For more information on fields, refer to the field description table.

Table 1-44 Politically Exposed Person (PEP) - Field Description

Field	Description
Remarks	Specify the remarks.

> **Note:**
>
> If PEP customer is determined as PEP customer, PEP KYC check will be mandatory during KYC Stage.

5. Select the toggle to determine if the customer is from **Armed Forces**.Capture the details once the fields are enabled.

   For more information on fields, refer to the field description table.

Table 1-45 Armed Forces - Field Description

Field	Description
Armed Forces	Flag to identify if party is a service member.
Service Branch	Select the service branch of customer in armed forces from the drop-down list. The available options are: • Air Force • Army • Marine Corps • Navy **Note:** The list of values can be configured through Entity Maintenance.
Remarks	Specify the remarks
Employee ID	Specify the employee ID.
MLA Covered	Select, if customer is covered under MLA act in armed forces.
Unit Name	Specify the unit name of the customer in armed forces.
Ordered Number	Specify the ordered number of the customer in armed forces.
Start Date	Specify the start date from which the customer joined armed forces.

Table 1-45 (Cont.) Armed Forces - Field Description

Field	Description
End Date	Specify the last date of the customer in armed forces.
Notification Date	Specify the notification date of the customer.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

6. Select the toggle to determine if the customer is from **Financial Institution Data Match (FIDM)**. Capture the details once the fields are enabled.

   For more information on fields, refer to the field description table.

Table 1-46 Financial Institution Data Match (FIDM) - Field Description

Field	Description
FIDM	Flag to identify if party is a FIDM.
Remarks	Specify the remarks for FIDM match.
FIDM Default Amount	Default amount of FIDM.
FIDM Agency	Specify FIDM Agency.
Date of Report	Specify date of report of FIDM.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

7. Click **Next** to move to the **Membership/Association** segments.

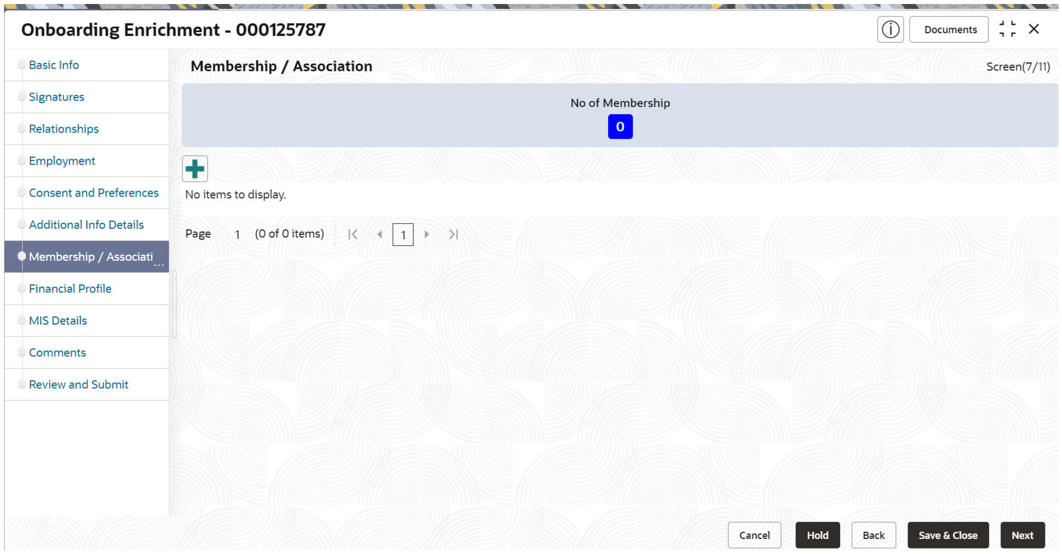
1.1.2.7 Onboarding Enrichment - Membership / Association

This topic provides information about the customer is a member in or associated with any institution, the relationship manager can add details about the same in this data segment.

1. Click **Next** in the**Additional Information** screen.

   The **Membership / Association** screen displays.

Figure 1-48 Enrichment – Membership

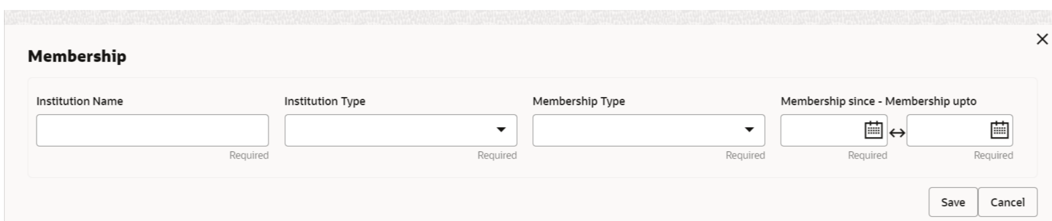


2. Click **Add** to add the Membership details.

   The **Membership** screen displays.

3. Specify the details on the **Membership** screen.

Figure 1-49 Membership



> **Note:**
>
> The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-47 Membership - Field Description

Field	Description
Institution Name	Specify the name of institution where the customer is a member.

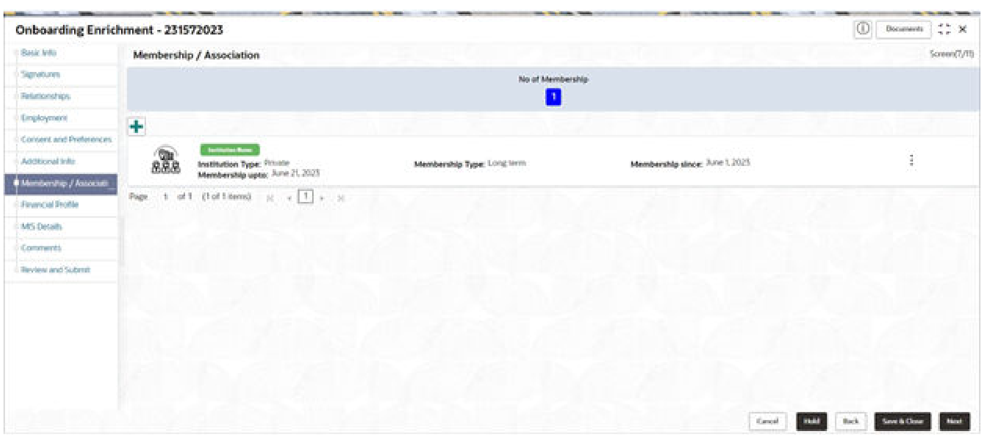
Table 1-47 (Cont.) Membership - Field Description

Field	Description
Institution Type	Select the type of institution from the drop-down list. The available options are: • Private • Public **Note:** The list of values can be configured through Entity Maintenance.
Membership Type	Select the type of membership from the drop-down list. The available options are: • Long term • Short term **Note:** The list of values can be configured through Entity Maintenance.
Membership Since	Click **Calendar** icon and select the membership start date.
Membership Upto	Membership valid till date as per membership details of the party.

4. Click **Save** to save the details captured.

   The system adds the membership details and lists in the **Enrichment - Membership** screen

Figure 1-50 Enrichment – Membership List



5. Click **Next** to move to the **Onboarding Enrichment – Financial Profile** segments.

1.1.2.8 Onboarding Enrichment - Financial Profile

The relationship managers can further enrich the customer's financial information in the **Financial Profile** screen, by adding total income and net worth, income, and expense details, and details about the relationship with other banks.

This screen is to add or update asset and liability details.

> **Note:**
>
> The fields marked as **Required** are mandatory.

The following additional Data Segments can be captured in Financial Profile in Onboarding Enrichment – Financial Profile section.

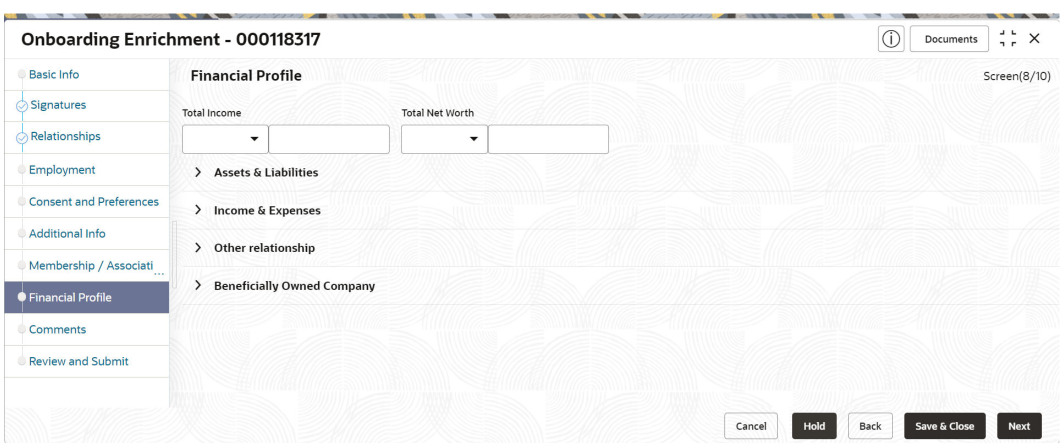
Table 1-48 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Total Income and Net worth**	Optional	Data Segment to capture Total Income and Net worth of the party.
2	**Income & Expense**	Optional	Data Segment to capture Income and Expense details of the party.
3	**Other Relationship**	Optional	Data Segment to capture Other Relationships of the party.
4	**Beneficially Owned Company**	Optional	Data Segment to capture Beneficially Owned Company relations of the party.

1. Click **Next** in the**Membership/Association** screen.

   The **Financial Profile** screen displays.

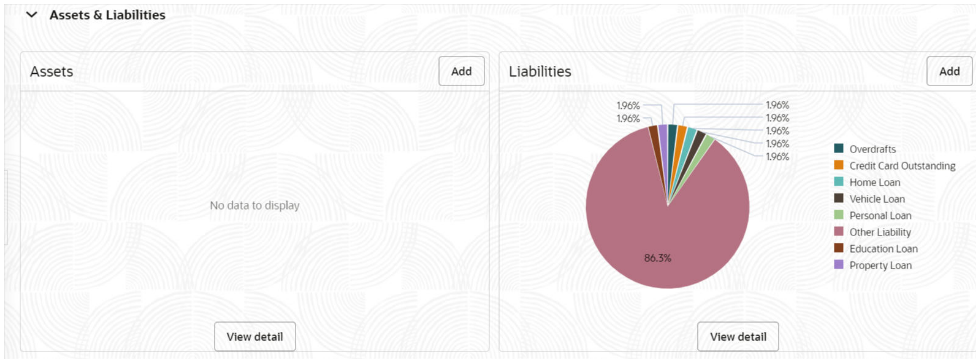
   Figure 1-51 Enrichment – Financial Profile

2. On the **Financial Profile** screen, click and expand **Assets & Liabilities** segment.

   The **Assets & Liabilities** screen displays.

Figure 1-52 Assets and Liabilities Details



3. On the **Assets & Liabilities** screen, you can perform the following actions. For more information, refer to the below table.

Table 1-49 Common Actions for Assets and Liabilities

Action	Description
Add	Click**Add** button to add the assets and liabilities in the corresponding tiles. For more information, refer to the Figure 1-29 and Figure 1-31.
View detail	Click **View detail** button in the corresponding tiles to change the chart view of asset and liabilities detail to the list view.
Back	Click **Back** button in the corresponding tiles to change the list view of assets and liabilities detail to the chart view.

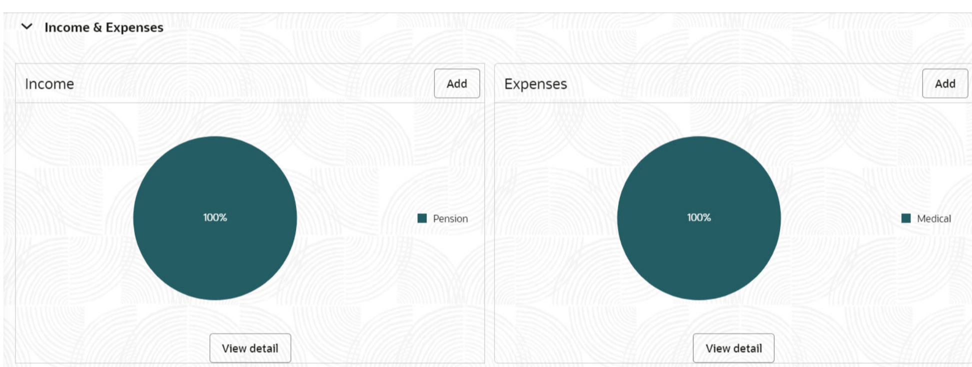
4. Click the configure icon in the corresponding tile.

   The following options are displayed in assets and liabilities details:

   - **Add**
   - **Modify**
   - **Delete**

5. Click and expand the **Income & Expenses** section.

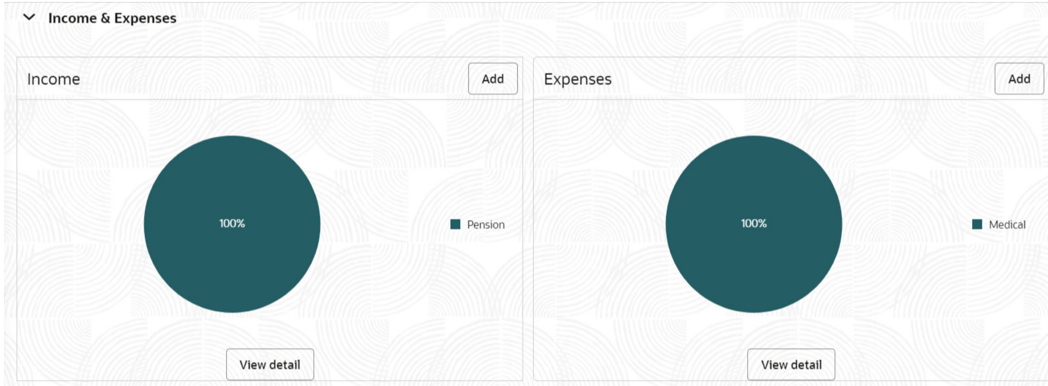
Figure 1-53 Financial Profile – Income and Expense



6. Click **Add** to add the income details of the customer.

   The **Income** screen displays.

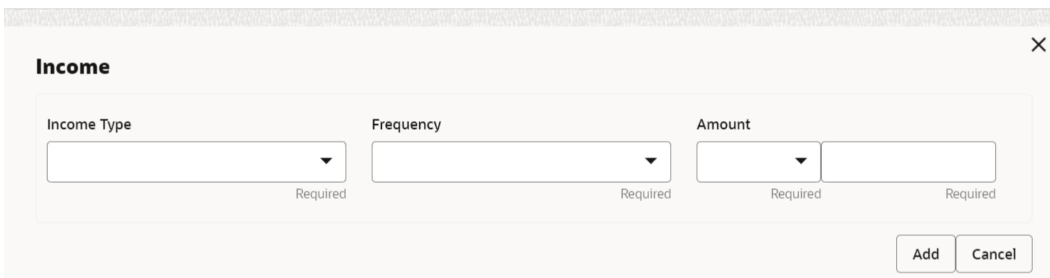
Figure 1-54 Income



7. Click **Add**.

   The **Add Income** screen displays.

Figure 1-55 Add Income



8. On the **Add Income** screen, specify the fields.

   For more information on fields, refer to the field description table.

Table 1-50 Add Income – Field Description

Field	Description
Income Type	Select income type from the drop-down values. The available options are: • Pension • Agriculture • Salary • Interest Amount • Rentals • Bonus • Cash Gifts • Business • Total Income • Investment Income • Other Income **Note:** The list of values can be configured through Entity Maintenance.
Frequency	Select frequency of income from the drop-down list. The available options are: • Weekly • Bi-Weekly • Monthly • Quarterly • Yearly • Daily • Half Yearly **Note:** The list of values can be configured through Entity Maintenance.
Currency	Click the search icon and select the currency from the list. **Note:** The list of values can be configured through Common Core Maintenance for Currency Code.
Amount	Specify the value of income as per income details of the party.

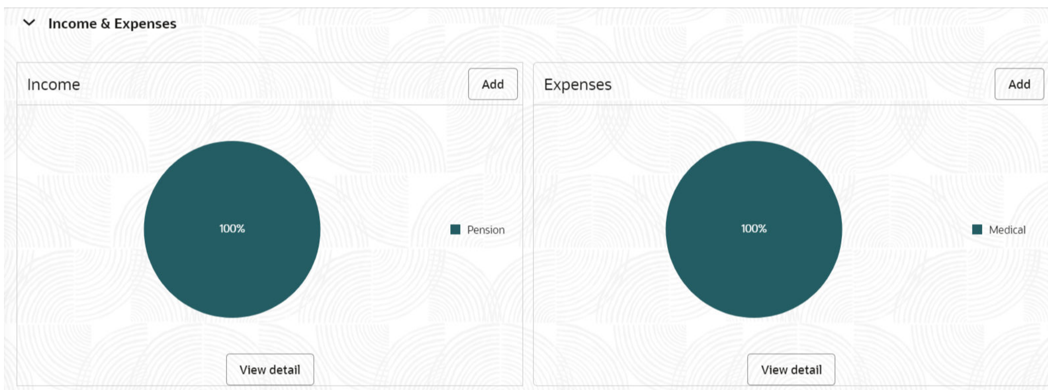
9. Click **Add** to save the details.

> **Note:**
>
> You can also select the required item from the list, and click the **Edit**/**Delete** icon to modify/delete the added membership details.

10. Click icon to exit the **Income** window.
11. In the **Expenses** tile, click the configure icon to add the expense details of the customer.

    The **Expenses** window is displayed.

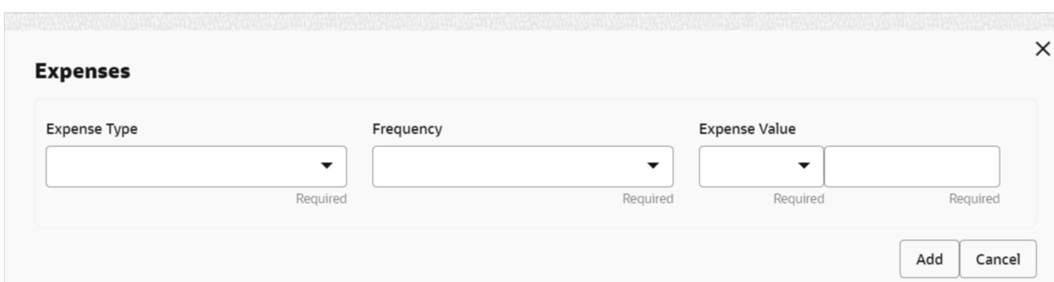
Figure 1-56 Expense



12. Click **Add**.

    The **Add Expenses** screen is displayed.

Figure 1-57 Add Expense



13. On the **Add Expense** screen, specify the fields.

    For more information on fields, refer to the field description table.

Table 1-51 Add Expenses - Field Description

Field	Description
Expense Type	Select expense type from the drop-down list. The available options are: • Medical • Education • Rentals • Household • Vehicle • Fuel • Other Expenses • Loan Payments • Utility Payments • Insurance Payments • Credit Card Payments **Note:** The list of values can be configured through Entity Maintenance.
Frequency	Select the frequency from the drop-down list. The available options are: • Weekly • Bi-Weekly • Monthly • Quarterly • Yearly • Daily • Half Yearly **Note:** The list of values can be configured through Entity Maintenance.
Currency	Click the search icon and select the currency from the list. **Note:** The list of values can be configured through Common Core Maintenance for Currency Code.
Expense Value	Specify the expense value.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

14. Click **Add** to save the details.

> **Note:**
>
> You can also select the required item from the list, and click the **Edit**/**Delete** to modify/delete the added membership details.

15. Click icon to exit the **Income** window.
16. Click and expand the **Other Relationship** section.

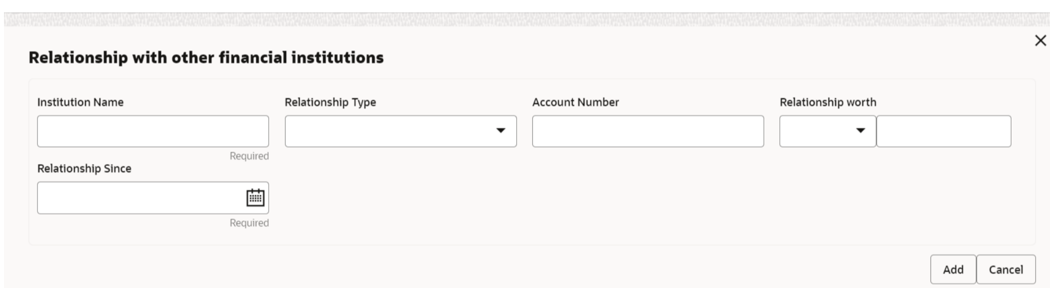
    The **Other Relationship** screen displays.

Figure 1-58 Other Relationship

17. Click **Add** to add details about the customer's relationship with other banks.

    The **Relationship with other financial institutions** screen displays.

Figure 1-59 Relationship with other financial institutions



18. On the **Relationship with other financial institutions** screen, specify the fields.

    For more information on fields, refer to the field description table.

Table 1-52 Relationship with other financial institutions - Field Description

Field	Description
Institution Name	Specify the name of the institution where the customer is a member.

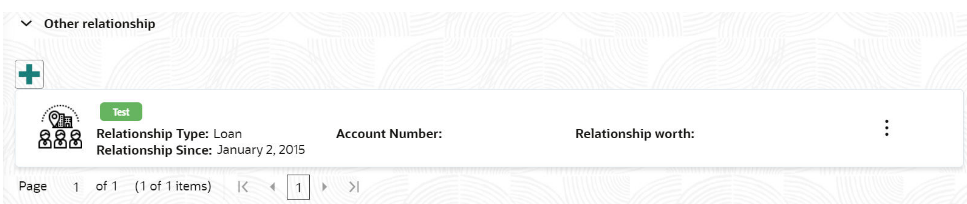
Table 1-52 (Cont.) Relationship with other financial institutions - Field Description

Field	Description
Relationship Type	Select the relationship type from the drop-down list. The available options are: • Loan • Deposit • CASA **Note:** The list of values can be configured through Entity Maintenance.
Relationship Worth	Select a currency from the drop-down values, and specify the relationship worth amount.
Relationship worth Currency	Relationship worth currency with other financial relationship of party. Select from the available list of values. **Note:** List of values can be configured through Common Core Maintenance for Currency Code.
Relationship Since	Click **Calendar** icon and select the start date of the customer's relationship.

19. Click **Add** to save the details.

    The system adds and lists the relationship details in the **Other relationship** section

    Figure 1-60 Other Relationship List

> **Note:**
>
> You can also select the required item from list, and click the edit/delete icon to modify/delete the other relationship details.

20. Click and expand **Beneficially Owned Company** segment.

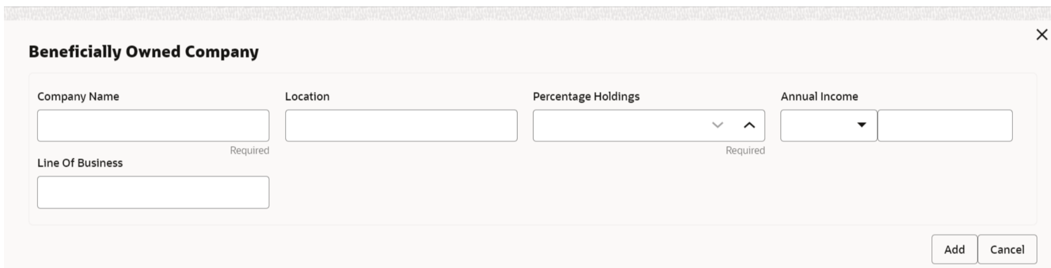
    The **Beneficially Owned Company** screen displays.

Figure 1-61 Beneficially Owned Company

21. Click **+** to add details about beneficially owned company.

    The **Beneficially Owned Company** pop-up screen is displayed.

Figure 1-62 Beneficially Owned Company



22. On the **Beneficially Owned Company** pop-up screen, specify the details. For more information, refer to the field description table.

Table 1-53 Beneficially Owned Company - Field Description

Field	Description
Company Name	Specify company name as per beneficially owned company details of the party.
Location	Specify location of the beneficially owned company of the party.
Percentage Holding	Percentage holding as per beneficially owned company details of the party.
Annual Income Currency	Select the currency of incomer as per income details of the party from the list of values.
Annual Income Amount	Specify annual income of the beneficially owned company of the party.
Line of Business	Specify line of business of the beneficially owned company of the party.

> **Note:**
>
> Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

The system adds and lists the beneficially owned company details in the section.

Note:

You can also select the required item from list and click edit/delete icon to modify/delete the beneficially owned company details.

23. Click **Next** to move to the **Comments** segment.

1.1.2.9 Onboarding Enrichment - Comments

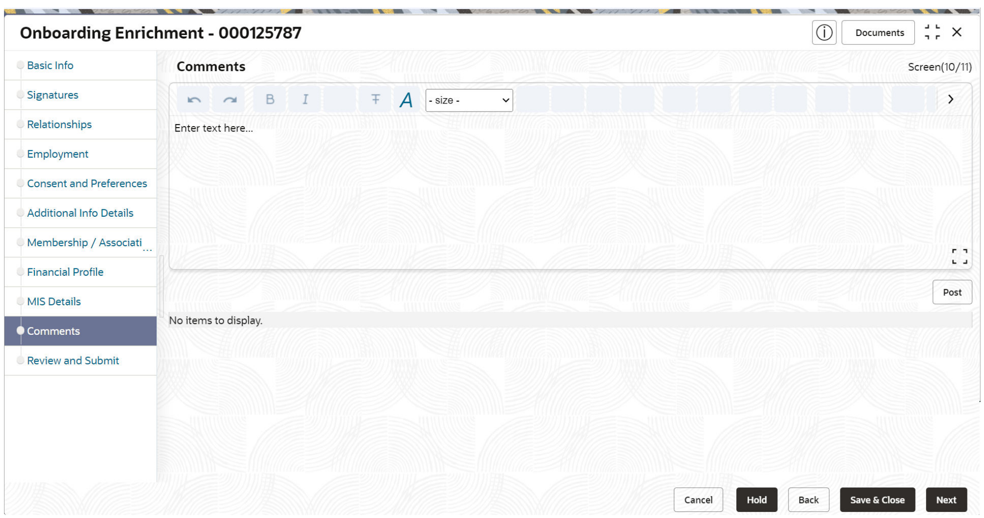
The relationship managers can capture overall comments for the enrichment stage in the **Comments** screen.

Capturing comments help the banker working with this task in the next stage to better understand the task.

1. Click **Next** in the**Onboarding Enrichment - Financial Profile** screen.

   The **Comments** screen displays.

Figure 1-63   Comments



2. Specify the overall comments for the **Onboarding Enrichment** stage.
3. Click **Post**.
4. Click **Next** to move to the **Onboarding Enrichment - Review and Submit** segments.

1.1.2.10 Onboarding Enrichment - Review and Submit

The **Review and Submit** screen provides a consolidated view of the information captured in all the sections.

For information on reviewing and submitting the task to the next stage, refer to **Onboarding Initiation - Review and Submit** section.

1.1.3 KYC Check

KYC check for the retail customer is populated based on the product selected by that customer. The banks can directly perform the KYC check by themselves or reach external agencies for the KYC Information.

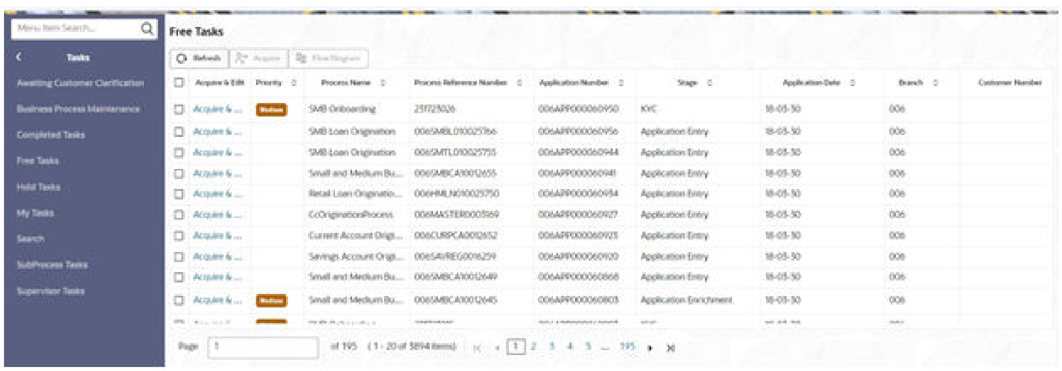
For successful retail onboarding, the customer must be compliant with all the necessary KYC checks.

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. To acquire and edit the KYC task, click **Tasks**. Under **Tasks**, click **Free Task**.

   The system displays the **Free Tasks** screen.

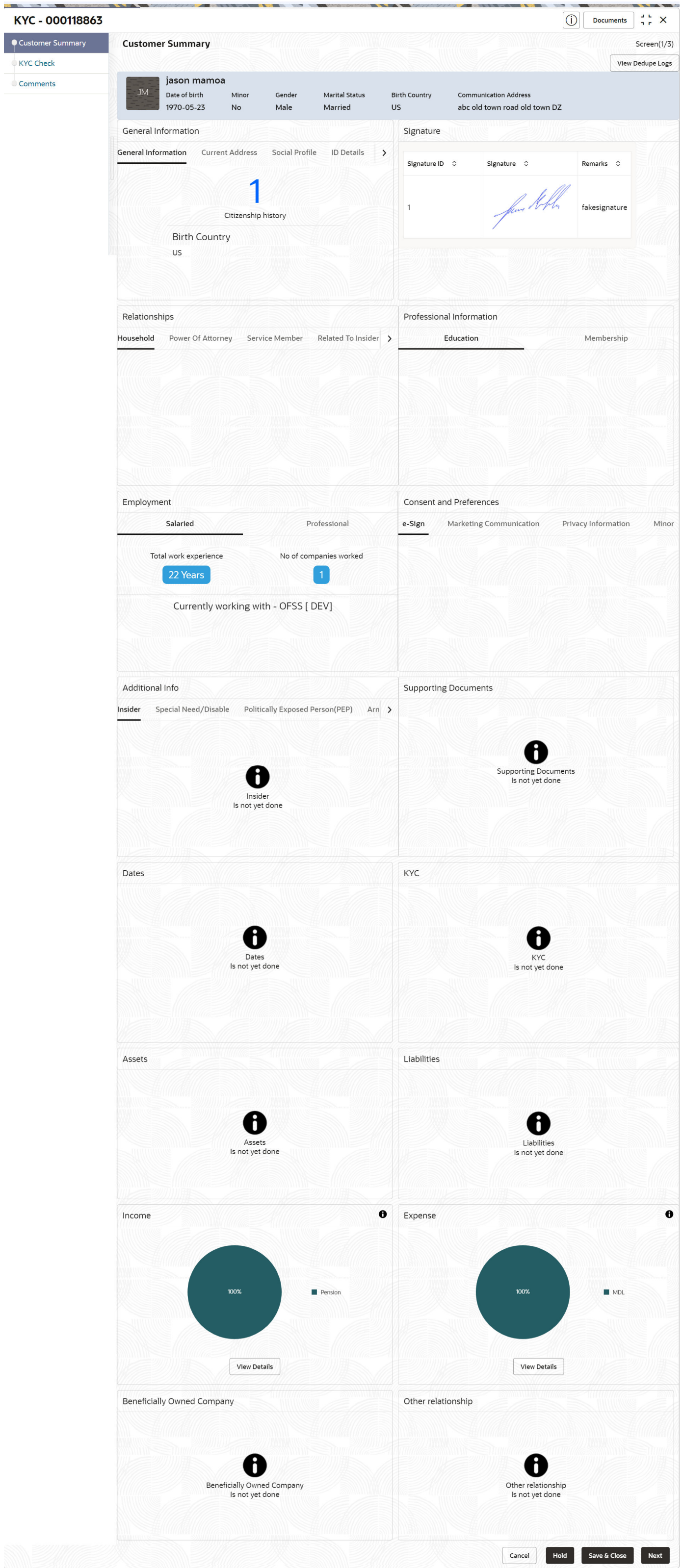
   Figure 1-64 Free Task

2. Click **Acquire and Edit** in the **Free Tasks** screen for the application for which **KYC Check** stage has to be acted upon.

   The **Customer Summary** screen displays.

Figure 1-65 KYC - Customer Summary



3. On the **Customer Summary** screen, verify the details that are displayed in tiles.

   For more information on fields, refer to the field description table.

Table 1-54 Customer Summary - Tile Description

Tile	Description
General Information	In this tile, the following details are displayed: • Citizenship • Address • Social Profile
Professional Information	In this tile, the following details are displayed: • Education • Membership
Employment	Displays the employment details of the customer.
Dependent	Displays the dependent details of the customer.
Dates	Displays the details of the dates.
KYC	Displays the KYC details.
Assets	Displays the assets details.
Liabilities	Displays the liabilities details.
Income	Displays the income details.
Expense	Displays the expense details.
View details	In the corresponding tile, click this icon to view the detailed information.

4. Click **Next**.

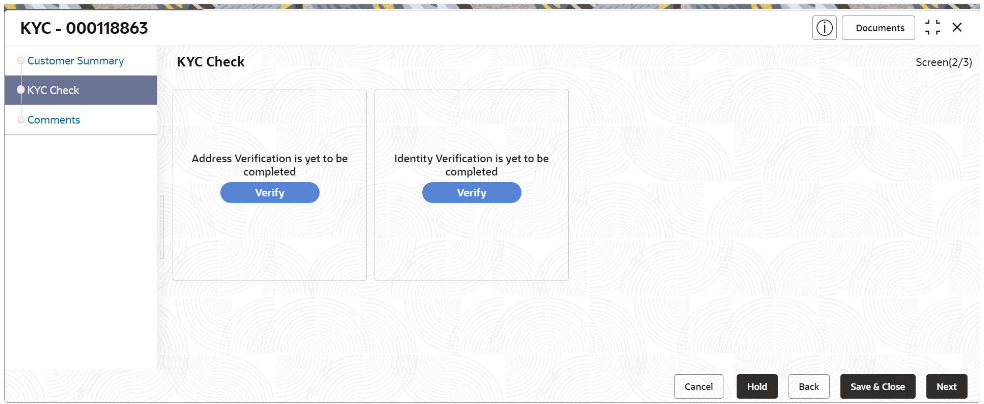
   The **KYC Check** screen displays.
   OBPY support 13 different KYC check as follows

   - Address Check
   - Identity Check
   - Police DB Check
   - Credit Score Check
   - Education Qualification
   - Field Verification
   - Reference Check
   - Suit Filed
   - PEP Identification
   - AML Check
   - FATCH Check
   - SDN Check
   - Sanction Check

   KYC Checks are listed during KYC stage, based on the Mandatory and Optional KYC check configuration except PEP Identification. PEP Identification check is displayed, if customer is determined as Politically Exposed Person (PEP) during Enrichment Stage → Additional Info.

   For more information about Mandatory and Optional KYC check configuration, refer to the **Party Onboarding Configuration User Guide.**

Figure 1-66 KYC Check



5. Verify all the **KYC** Checks listed.

Table 1-55 Address Check - Field Description

Field	Description
Name as in the document	Name as per documents provided for KYC check of the party.
ID Number	ID number of a document uploaded for a party.
DOB as on Document	Date of birth as per KYC check of the party.
Address as in Document	Address as per the document provided during KYC Check process.
Reference number	Any related reference number for the KYC check of the party.
Verification Type	Select the verification type of the KYC check for the party from the drop-down list. The available options are: • Internal • External **Note:** List of values can be configured through Entity Maintenance.
Verification Medium	Select the verification medium of the KYC check for the party from the drop-down list. The available options are: • Manual • Online **Note:** List of values can be configured through Entity Maintenance.

Table 1-55 (Cont.) Address Check - Field Description

Field	Description
Verification Status	Select the verification status of the KYC check for the party from the list of values. The available options are: • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Issued On	Issuance date of identification as per KYC check of the party.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.
KYC ID Type	Select ID type of identification of the party from the following drop-down list. The available options are: • Proof Of Identity • Proof Of Residence **Note:** List of values can be configured through Entity Maintenance.

> **Note:**
>
> For Entity Maintenance details, refer to the **Oracle Banking Party Configurations User Guide**.

Table 1-56 Identity Check

Field	Description
KYC ID Type	ID Type of identification of the party.
Name as in the document	Name as per documents provided for KYC check of the party.
ID Number	ID number of a document uploaded for a party.
DOB as on Document	Date of birth as per KYC check of the party.
Address as in Document	Address as per the document provided during KYC Check process.
Reference number	Any related reference number for the KYC check of the party.

Table 1-56 (Cont.) Identity Check

Field	Description
Verification Type	Select verification type of the KYC check for the party from the drop-down list. The available options are: • Internal • External **Note:** List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. The available options are: • Manual • Online **Note:** List of values can be configured through Entity Maintenance.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. The available options are: • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Issued On	Issuance date of identification as per KYC check of the party.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

Note:

For Entity Maintenance, refer **Oracle Banking Party Configurations User Guide**.

Table 1-57 Police DB Check

Field	Description
House/Building	Building name as per KYC check of the party.
Street	Street as per KYC check of the party.
Area	Area as per KYC check of the party.
City	City as per KYC check of the party.
State	State as per KYC check of the party.
Country	Select country as per KYC check of the party from the drop-down list. **Note:** List of values can be configured through Common Core Maintenance for Country Code.
Zipcode	Zipcode as per KYC check of the party.
Phone	Phone number as per KYC check of the party.
Under Policy Jurisdiction	Legal jurisdiction as per police KYC check of the party.
Address Visited (Yes/No)	Address visited by party as per KYC check of the party.
Police DB Checked	Flag to identify, if police database is been checked as part of police KYC check.
Record Found (Yes/No)	Party found in records as per suits KYC check of the party.
Reference ID	Any related reference number for the KYC check of the party.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Verification On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

Note:

For Entity Maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

Table 1-58 Credit Score Check - Field Description

Field	Description
Agency Name	Agency Name of the Credit Score.
Last Reported Monthly Income	Last reported monthly income as per credit KYC check of the party.
Transunion/CIBIL/Credit Score	Credit score as per credit KYC check of the party.
No of ongoing Loans	Number of loans of the party as per credit KYC check of the party.
No of Closed Loans	Number of closed loans of the party as per credit KYC check of the party.
No of Credit Enquiry (Past 6 Month)	Number of credit enquiries of the party as per credit KYC check of the party.
No of Loans Re-structured	Number of restructured loans of the party as per credit KYC check of the party.
No of Loans with overdue	Number of overdue loans of the party as per credit KYC check of the party.
Reference number	Any related reference number for the KYC check of the party.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Status	Select verification status of the KYC check for the party from drop-down list. • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Verification Remarks	Verification remarks provided for the KYC check.

Table 1-59 Education Qualification

Field	Description
Name as in the certificate	Name as in the certificate.
Registration Number	Registration Number as per in the certificate.
Education Category	Category of education as per education details of the party.
Education Type	Education type as per the certificate of education of the party.
Course	Course of study as per education details of the party.
Specialization	Specialization in certificate as per education KYC check of the party.
University Name	University in the certificate as per education details of the party.
Issued On	Issuance date of identification as per KYC check of the party.
Reference number	Any related reference number for the kyc check of the party.

Table 1-59 (Cont.) Education Qualification

Field	Description
Verification Type	Select verification type of the KYC check for the party from the drop-down list. • Internal • External **Note:** List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. • Manual • Online **Note:** List of values can be configured through Entity Maintenance.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

Table 1-60 Field Verification - Field Description

Field	Description
Address Type	Select the address type as per field verification KYC check of the party from the drop-down list. • Permanent Address • Residential Address • Communication Address • Office Address **Note:** List of values can be configured through Entity Maintenance.
House / Building	Specify building name as per KYC check of the party.
Street	Specify street as per KYC check of the party.
Locality	Specify locality as per KYC check of the party.
Landmark	Specify address landmark as per field KYC check of the party.
Area	Specify area as per KYC check of the party.
City	Specify city as per KYC check of the party.
State	Specify state as per KYC check of the party.
Country	Select country as per KYC check of the party from the list of values. **Note:** List of values can be configured through **Common Core Maintenance** for country code.
Zipcode	Zipcode as per KYC check of the party.
Field Investigation Done (Yes/No)	Flag to identify, if field investigation is completed as part of field KYC check of the party.
Agency Name	Agency Name conducted field verification.
Reference number	Any related reference number for the KYC check of the party.
Customer Found	Address found for a party as per field KYC check of the party.
Customer Operating Since	Residing since at a address as per field KYC check of the party.
Verification Medium	Verification medium of the KYC check for the party Select from the following list of values. List of values can be configured through Entity Maintenance. • Manual • Online

Table 1-60 (Cont.) Field Verification - Field Description

Field	Description
Verification Result	Select verification status of the KYC check for the party from the drop-down list. • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

> **Note:**
>
> For **Entity Maintenance**, refer to the **Oracle Banking Party Configurations User Guide**.

Table 1-61 Reference Check - Field Description

Field	Description
Reference Check	Reference Check provided.
House / Building	Building name as per KYC check of the party.
Street	Street as per KYC check of the party.
Area	Area as per KYC check of the party.
City	City as per KYC check of the party.
State	State as per KYC check of the party.
Country	Select country as per KYC check of the party from drop-down list. **Note:** List of values can be configured through Common Core Maintenance for Country Code.
Zipcode	Zipcode as per KYC check of the party.
Phone	Phone number as per KYC check of the party.
Address Visited (Yes/No)	Address visited by party as per KYC check of the party.
Available at Contact Number	Flag to identify, if phone number is verified as per reference KYC check of the party.

Table 1-61 (Cont.) Reference Check - Field Description

Field	Description
Relationship	Select relationship type of the related party from the drop-down list. • Spouse • Mother • Son • Daughter • Guardian • Father **Note:** List of values can be configured through Entity Maintenance.
Year of Association	Years of association as per reference KYC check of the party.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

> **Note:**
>
> For Entity Maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

Table 1-62 Suit Filed

Field	Description
House / Building	Building name as per KYC check of the party.
Street	Street as per KYC check of the party.
Area	Area as per KYC check of the party.
City	City as per KYC check of the party.
State	State as per KYC check of the party.

Table 1-62 (Cont.) Suit Filed

Field	Description
Country	Select the country as per KYC check of the party from the list of values. **Note:** List of values can be configured through Common Core Maintenance for Country Code.
Zipcode	Zipcode as per KYC check of the party.
Phone	Phone number as per KYC check of the party.
Under Policy Jurisdiction	Legal jurisdiction as per police KYC check of the party.
Court Jurisdiction Check Required (Yes/No)	Flag to identify, if court records are checked for a party.
Address Visited (Yes/No)	Address visited by party as per KYC check of the party.
Record Found (Yes/No)	Party found in records as per suits KYC check of the party.
Reference Number	Any related reference number for the KYC check of the party.
Verification Status	Select verification status of the KYC check for the party from the following drop-down list. • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

Note:

For Entity Maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

Table 1-63 PEP Identification

Field	Description
Politically Exposed (Yes/No)	Flag to identify, if party is politically exposed.

Table 1-63 (Cont.) PEP Identification

Field	Description
Exposed Country (Yes/No)	Country of exposure as per PEP KYC check of the party.
Relationship	Select relationship type of the related party from the drop-down list. • Spouse • Mother • Son • Daughter • Guardian • Father **Note:** List of values can be configured through Entity Maintenance.
Exposed with	Exposure details as per the PEP KYC check of the party.
Name as in the PEP List	Name as per PEP KYC check of the party.
Citizenship as in the PEP List	Citizenship as per PEP KYC check of the party.
Exposed Score	Exposure score details as per the PEP KYC check of the party.
Reference number	Any related reference number for the KYC check of the party.
Verification Type	Select verification type of the KYC check for the party from the drop-down list. • Internal • External **Note:** List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. • Manual • Online **Note:** List of values can be configured through Entity Maintenance.

Table 1-63 (Cont.) PEP Identification

Field	Description
Verification Status	Select verification status of the KYC check for the party from the drop-down list. • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Risk Clarification	Select risk classification as per KYC check of the party from the drop-down list. • Risky • Medium • Low **Note:** List of values can be configured through Entity Maintenance.
Risk Score	Risk score as per KYC check of the party.
Verification Remarks	Verification remarks provided for the KYC check.

Note:

For Entity Maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

Table 1-64 AML Check

Field	Description
Customer Listed in AML (Yes/No)	Flag to identify, if party is available in the list as per AML KYC check of the party.
Source of Funds	Select sources of funds as per AML KYC check of the party. • Account Owned By Company • Account Owned By Parents
Source of Wealth	Select sources of wealth as per AML KYC check of the party. • Business • Employment
Name as in the document	Name in the list as per AML KYC check of the party.

Table 1-64 (Cont.) AML Check

Field	Description
Citizenship In AML List	Select citizenship as per PEP KYC check of the party from the drop-down list. **Note:** List of values can be configured through Common Core Maintenance for Country Code.
Country where listed	Select listed country as per AML KYC check of the party from the drop-down list. **Note:** List of values can be configured through Common Core Maintenance for Country Code.
Risk Score	Risk score as per KYC check of the party.
Reference Number	Any related reference number for the KYC check of the party.
Verification Type	Select verification type of the KYC check for the party from the drop-down list. • Internal • External **Note:** List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. • Manual • Online **Note:** List of values can be configured through Entity Maintenance.

Table 1-64 (Cont.) AML Check

Field	Description
Verification Status	Select verification status of the KYC check for the party from the drop-down list. • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Risk Clarification	Select risk classification as per KYC check of the party from the drop-down list. • Risky • Medium • Low **Note:** List of values can be configured through Entity Maintenance.
Risk Score	Risk score as per KYC check of the party.
Verification Remarks	Verification remarks provided for the KYC check.

Note:

For Entity Maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

Table 1-65 FATCA Check

Field	Description
US Citizen (Yes/No)	Flag to identify, if party is a US citizen.

Table 1-65 (Cont.) FATCA Check

Field	Description
Country of Residence	Select country of residence as per basic information of the party from the list of values. **Note:** List of values can be configured through Common Core Maintenance for Country Code.
Tax Identification Number	Tax Identification Number as per FATCA check.
Country of Issuance	Select country of issuance as per FATCA KYC details of the party from the list of values. **Note:** List of values can be configured through Common Core Maintenance for Country Code.
Reference Number	Any related reference number for the KYC check of the party.
Verification Type	Select verification type of the KYC check for the party from the drop-down list. • Internal • External **Note:** List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. • Manual • Online **Note:** List of values can be configured through Entity Maintenance.

Table 1-65 (Cont.) FATCA Check

Field	Description
Verification Status	Select verification status of the KYC check for the party from the drop-down list. • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

> **Note:**
>
> For Entity Maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

Table 1-66 SDN Check

Field	Description
Found in SDN Search? (Yes/No)	Flag to identify, if party is available in the list as per SDN (OFAC) KYC check of the party.
ID of the SDN match	ID of the SDN (OFAC) match as per SDN (OFAC) KYC check of the party.
Score of the SDN match	Score as per SDN KYC check of the party.
Program name	Program name as per SDN (OFAC) KYC check of the party.
House / Building	Building name as per KYC check of the party.
Street	Street as per KYC check of the party.
Locality	Locality as per KYC check of the party.
Landmark	Address landmark as per field KYC check of the party.
Area	Area as per KYC check of the party.
City	City as per KYC check of the party.
State	State as per KYC check of the party.
Country	Country as per KYC check of the party.
Zipcode	Zipcode as per KYC check of the party.
Phone	Phone number as per KYC check of the party.
Reference Number	Any related reference number for the KYC check of the party.

Table 1-66 (Cont.) SDN Check

Field	Description
Verification Type	Select verification type of the KYC check for the party from the drop-down list. • Internal • External **Note:** List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. • Manual • Online **Note:** List of values can be configured through Entity Maintenance.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.

> **Note:**
>
> For Entity Maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

Table 1-67 Sanction Check

Field	Description
Found in List	Check to identify, if customer is found in sanctions check list.

Table 1-67 (Cont.) Sanction Check

Field	Description
Sanction List Name	Sanctions list name as per regulatory sanctions lists.
Name as in List	Name of the party as found in sanctions list.
Address in List	Address of the party as found in sanctions list.
Reference number	Reference number of sanctions KYC check.
Verification Type	Select verification type of the KYC check for the party from the drop-down list. • Internal • External **Note:** List of values can be configured through Entity Maintenance.
Verification Medium	select verification medium of the KYC check for the party from the drop-down list. • Manual • Online **Note:** List of values can be configured through Entity Maintenance.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Verified On	Date of verification of sanctions check.
Valid Till	Valid till date of sanctions check.
Verification Remarks	Verification remarks provided for the KYC check.

Table 1-67 (Cont.) Sanction Check

Field	Description
Risk Clarification	Select risk classification as per KYC check of the party from the drop-down list. • Risky • Medium • Low **Note:** List of values can be configured through Entity Maintenance.
Risk Score	Risk score as per KYC check of the party.

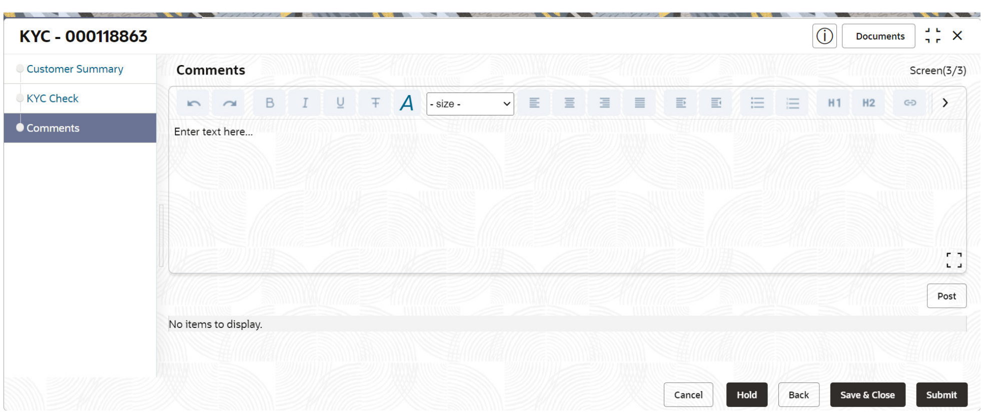
> **Note:**
>
> For Entity Maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

6. Click **Submit**.

   On the **KYC Check** screen, the verification details are updated in the corresponding tile.
7. Verify all the KYC checks listed for the selected product.
8. Click **Next**.

   The **Comments** screen displays.

Figure 1-67 KYC – Comments



9. Specify the overall comments for the **KYC** stage.
10. On the **Comments** screen, perform the following actions:

Table 1-68 Actions - Description

Actions	Description
Post	Click **Post**. The comments are posted below the text box.
Submit	Click **Submit**. The **Checklist** window is displayed.
Outcome	On the **Checklist** window, select the **Outcome** as *Approve* or *Reject* and click **Submit**. Based on the value selected for the outcome, the following conditions apply: • If **Approve** is selected, the task is moved to the **Recommendation** stage. • If **Reject** is selected, the task is terminated.

1.1.4 Recommendation

In this stage, the final Recommendation user reviews the customer details and moves the task to Approval stage if the details are appropriate.

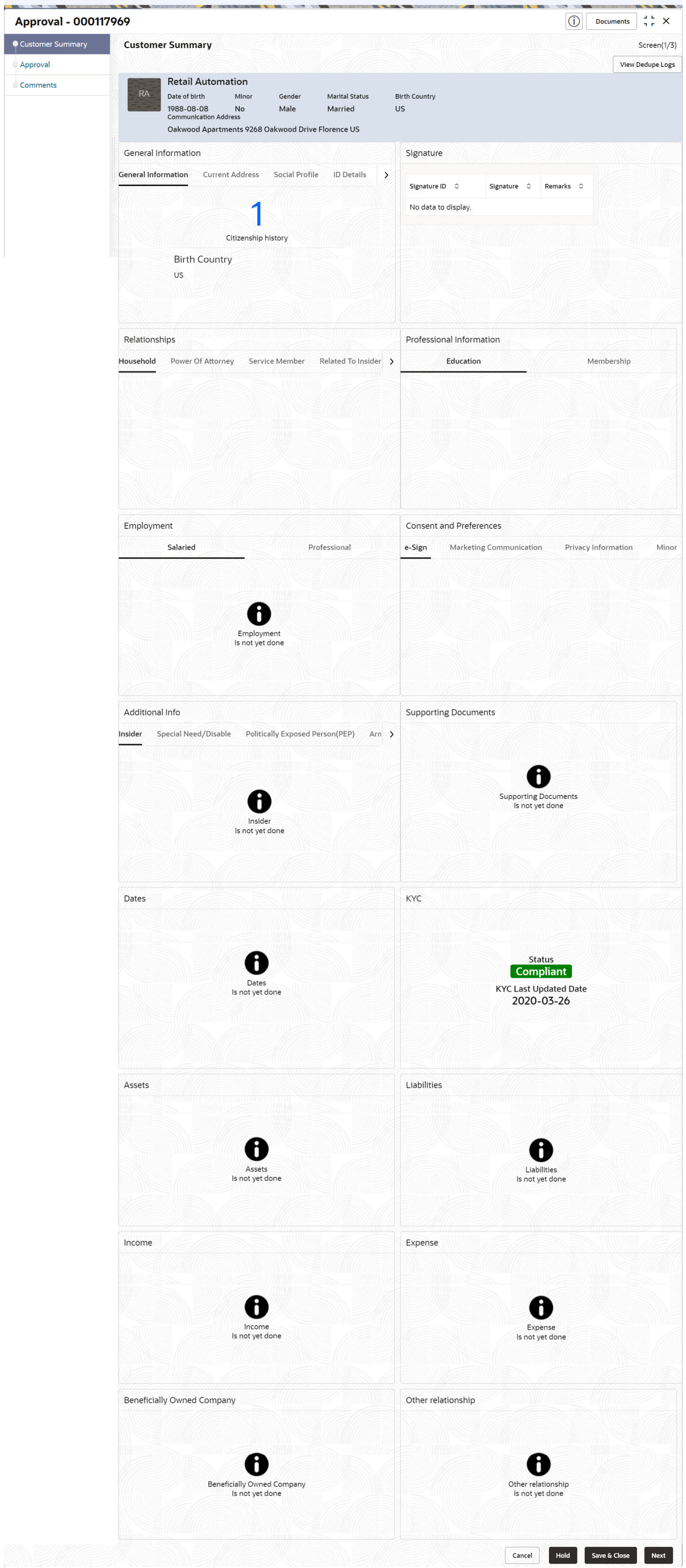
If the details are inappropriate, the reviewer can send the task back to the previous stage.

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. Click **Acquire and Edit** in the **Free Tasks** screen for the application for which **Recommendation** stage has to be acted upon.

   The **Customer Summary** screen displays.

Figure 1-68 Recommendation – Customer Summary



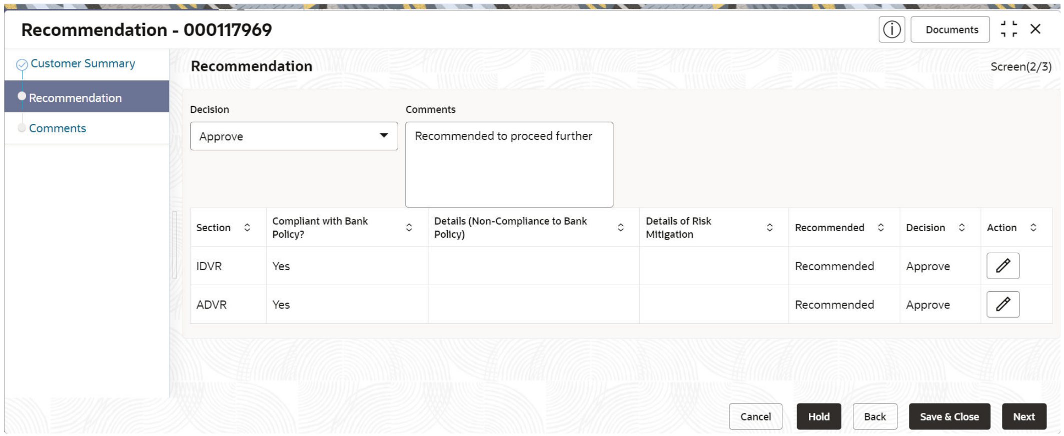
2. On the **Customer Summary** screen, verify the details that are displayed in tiles.

   For more information on the tiles, refer to the **Table 1-54**

3. Click **Next**.

   The **Review** screen display.

   Figure 1-69 Recommendation – Recommendation Comments

4. Select **Recommendation** decision in **Decision** field.
5. Specify the **Comments** for **Recommendation** decision.
6. Click **Action** to Input **Recommendation** details for each of the KYC type.

   For example, if the user clicks **Action** in **Address Verification**, the system displays the **Address Verification** window as shown.
7. Click **Action** to Input Recommendation details for each of the Party Information Data Segment.

   The **Onboarding Approval** screen displays.
8. Specify the fields for **Onboarding Approval**.

   For more information on fields, refer to the field description table.

   Table 1-69 Onboarding Approval - Field Description

Field	Description
Compliant with Bank Policy	Enable the toggle button if customer is compliant with the Bank Policy.
Recommended	Enable the toggle button if customer is Recommended by reviewing user.
Decision	Specify decision with respect to KYC type.
Details (Non-Compliance to Bank Policy)	Specify the details of Non-Compliance to Bank Policy. **Note:** This field is available only Compliant with Bank Policy toggle is disabled.

Table 1-69 (Cont.) Onboarding Approval - Field Description

Field	Description
Details of Risk Mitigation	Specify the comments of Details of Risk Mitigation. **Note:** This field is available only Compliant with Bank Policy toggle is disabled.

9. Click **View KYC Details** to review all the KYC details.
10. Click **Update** to update the decision.
11. On the **Comments** screen, perform the following actions:

Table 1-70 Actions - Description

Actions	Description
Post	Click **Post**. The comments are posted below the text box.
Submit	Click **Submit**. The **Checklist** window is displayed.
Outcome	On the **Checklist** window, select the **Outcome** as *Approve* or *Reject* and click **Submit**. Based on the value selected for the outcome, the following conditions apply: • If **Approve** is selected, the task is moved to the **Approval** stage. • If **Reject** is selected, the task is terminated.

12. Click **Next.**

    The **Comments** screen displays.
13. Specify the overall comments for the **Recommendation** stage.

1.1.5 Approval

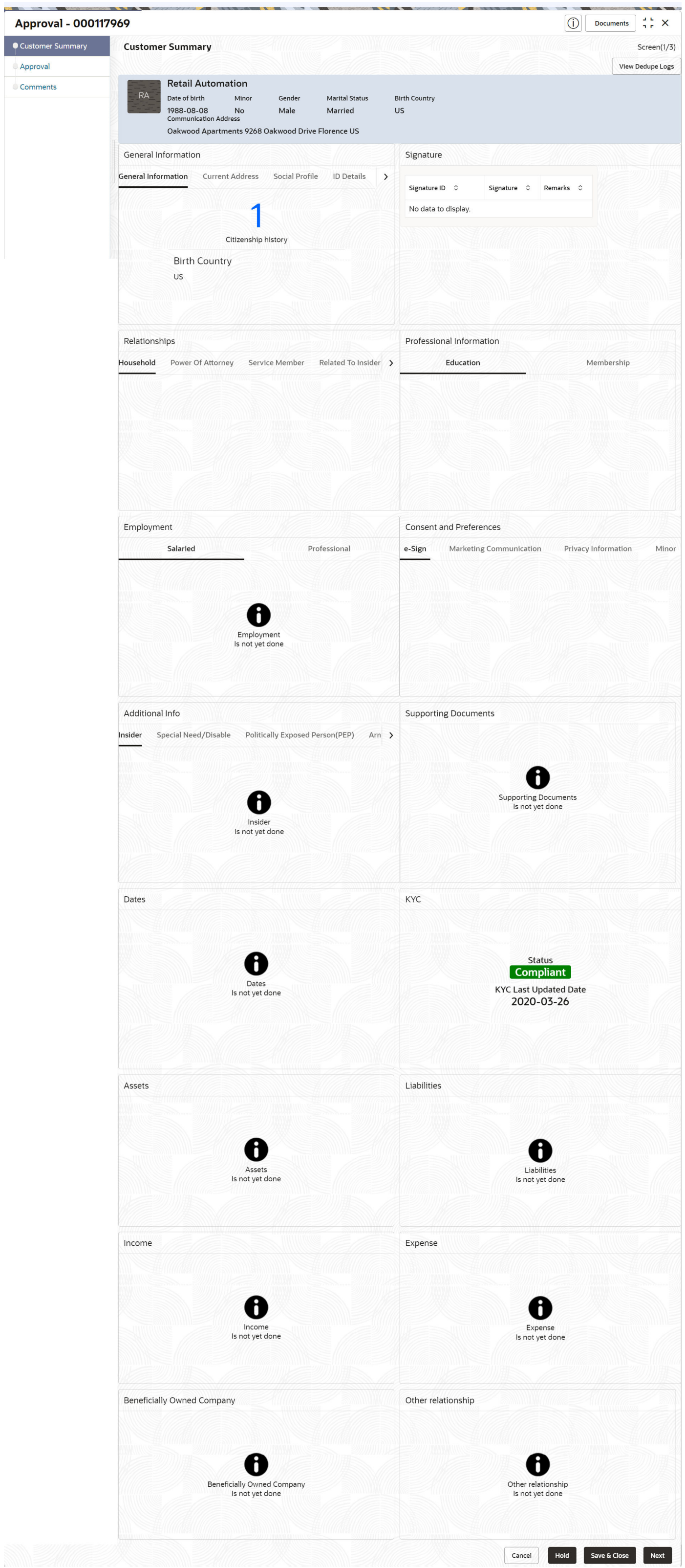
In this stage, an approver can view the customer information and decide to approve or reject the party onboarding application based on comments provided in Recommendation stage.

If the outcome of this stage is *Proceed*, the task is automatically moved to the host system.

1. Click **Acquire and Edit** in the **Free Tasks** screen for the application for which **Approval** stage has to be acted upon.

   The **Approval - Customer Summary** screen displays.

Figure 1-70 Approval – Customer Summary



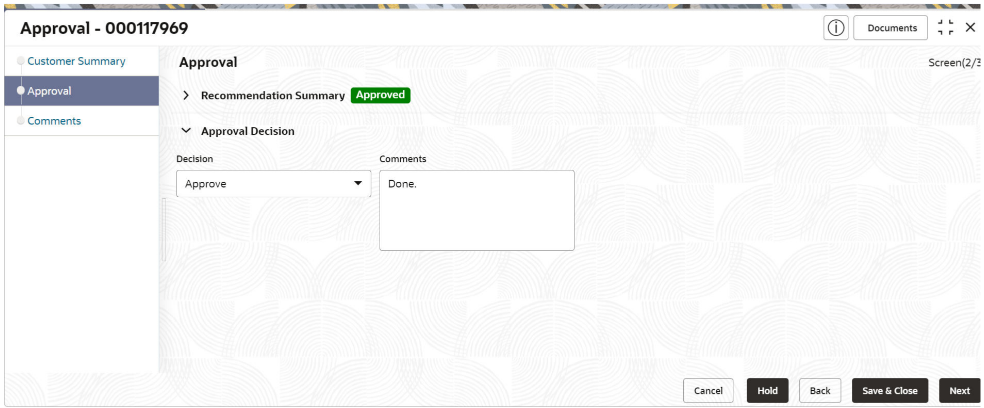
2. On the **Customer Summary** screen, verify the details that are displayed in tiles.

   For more information on the tiles, refer to **Table 1-54**

3. Click **Next**.

   The **Approval** screen is displayed.

Figure 1-71 Approval – Approval Comments



4. View **Recommendation Summary** as **Approved** or **Rejected** based on the **Recommendation Decision** provided in **Recommendation** stage.

> **Note:**
>
> Refer to the **Oracle Banking Party Configuration Guide** for Multi-level approval configuration. If more than one Recommendation user is configured, recommendation summary will be determined are as follows:

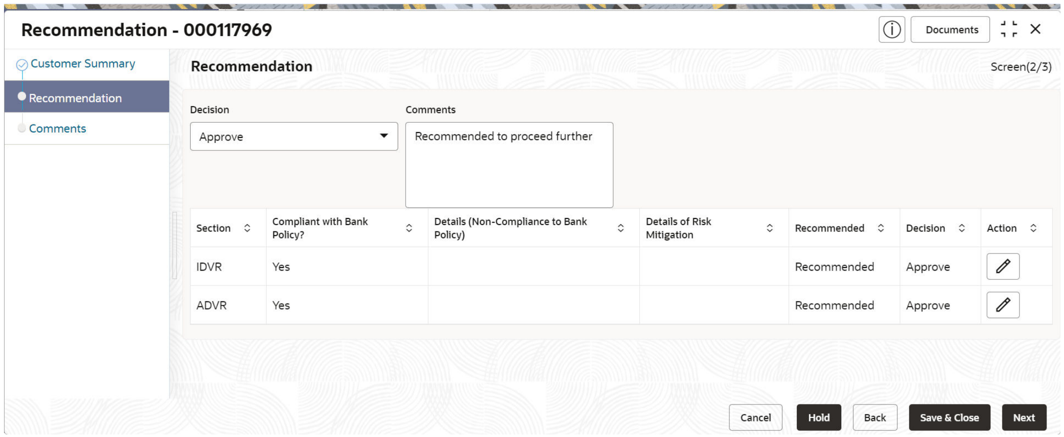
Table 1-71 Recommendation Summary

Number of Users	Individual Decision	Recommendation Summary
2 User (User 1 & User 2)	User 1 – Approved User 2 – Approved	Approved
2 User (User 1 & User 2)	User 1 – Approved User 2 – Rejected	Rejected
3 Users (User 1 & User 2 & User 3)	User 1 – Approved User 2 – Rejected User 3 – Approved	Rejected

5. Click and Expand **Recommendation Summary** view **Recommendation Decision** and **Comments** from respective users from Recommendation stage.

   The **Recommendation Summary** screen displays.

Figure 1-72 Recommendation Summary



6. Click **Action** to see **Recommendation** details and **KYC** details for respective KYC types.

   The **OnboardingApproval** screen displays.

7. Click and Expand **Approval Decision** to provide **Approval Decision** and Comments for Party Onboarding.

8. Click **Next** to **Comments** data segments.

   The **Approval – Comments** screen displays.

9. On the **Comments** screen, perform the following actions:

Table 1-72 Actions - Description

Action	Description
Comments	Specify the overall comments for the *Approval* stage.
Post	Click **Post**. The comments are posted below the text box.
Submit	Click **Submit**. The **Checklist** window is displayed.
Outcome	On the **Checklist** window, select the **Outcome** as **Proceed**, **Reject**, or **Additional Info** and click **Submit**. Based on the value selected for the outcome, the following conditions apply: • If **Proceed** is selected, the task is automatically moved to the host system. • If **Reject** is selected, the task is terminated. • If **Additional Info** is selected, the task is moved back to the **Onboarding Enrichment** stage.

1.2 Retail Amendment

In the **Amendment** stage, the relationship manager can amend the information or can add additional information about a retail customer using Oracle Banking Enterprise Party Management.

> **Note:**
>
> - User should have required Customer Group Access to amend a party within a customer access group.
> - User should have required Personal Identifiable Information (PII) access to amend a party, if PII fields are configured.

1. On **Home** page, click **Party Services**. Under **Party Services**, click **Amendment**.

   The **Amendment** screen displays.

2. Specify the **CIF** or search for a **CIF**. For advance search, click**Advance Search** button. The following values are available for the advance CIF search:
   - Party ID
   - First Name
   - Middle Name
   - Last Name
   - Data of Birth
   - Unique ID
   - Mobile Number
   - Email

3. Click **Amend Now**.

   The **Amendment – Retail Amendment** screen displays.

4. Click  icon in the desired section to be updated. You can update the following sections during amendment:
   - General Information – For more information, refer to **Add Basic Details**.
     a. Business Details
     b. Basic Information
     c. Address
     d. Social Profile
   - Signature - For more information, refer to the **Onboarding Enrichment - Signatures**
   - Relationships - For more information, refer to the **Onboarding Initiation - Relationship**

- Professional Information
  a. Education Details - For more information, refer to **Onboarding Initiation - Educational Qualification**.
  b. Membership Details - For more information, refer to**Onboarding Enrichment - Membership / Association.**
- Employed - For more information, refer to **Onboarding Enrichment - Employment**.
- Consent and Preferences - For more information, refer to **Onboarding Enrichment - Consent and Preferences**.
- Additional Info - For more information, refer to **Onboarding Enrichment - Additional Information**.
- Supporting Documents - For more information, refer to the
- Dates - For more information, refer to the **Figure 1-36**
- KYC - For more information, refer to **KYC Check**.
- Assets - For more information, refer to **Onboarding Initiation - Financial Information**.
- Liabilities - For more information, refer to **Onboarding Initiation - Financial Information**.
- Income - For more information, refer to **Onboarding Enrichment - Financial Profile**.
- Expense - For more information, refer to **Onboarding Enrichment - Financial Profile**.
- Beneficially Owned Company - For more information, refer to the **Figure 1-61**
- Other Relationship - For more information, refer to the **Figure 1-60**

> **Note:**
>
> In an amendment request, information in one or more sections can be amended one after the other, if required.
> During amendment, the party status can be amended as party of **Basic Info & Citizenship** segment. The following status are available for amendment.
>
> - Frozen
> - Bankrupt
> - Whereabout Unknown
> - Deceased – Status and Decease Date

5. Click **Next**.

   The **Comments** screen displays.

6. On the **Comments** screen, perform the following actions:

Table 1-73 Actions - Description

Action	Description
Comments	Specify the overall comments for the *Amendment* stage.

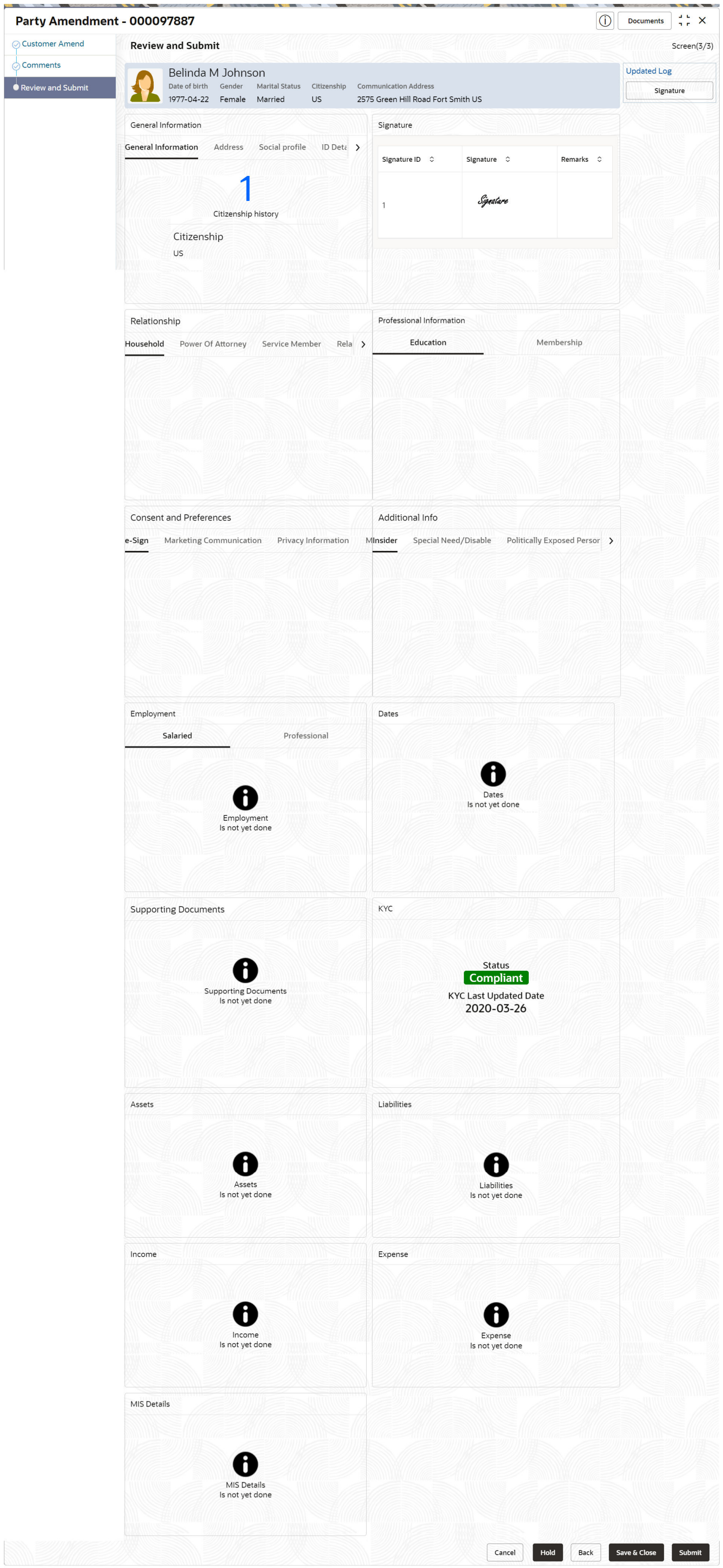
Table 1-73 (Cont.) Actions - Description

Action	Description
Post	Click **Post**. The comments are posted below the text box.

7. Click **Next**.

   The **Review and Submit** screen displays.

Figure 1-73 Review and Submit



8. On the **Review and Submit** screen, review the customer information and perform the following actions:

Table 1-74 Actions - Description

Action	Description
Submit	Click **Submit**. The **Checklist** window is displayed.
Outcome	On the **Checklist** window, select the **Outcome** as **Proceed** and click **Submit**.

In the **Review** stage, the final reviewer reviews the customer details and moves the task to the **Approval** stage if the details are appropriate. If the details are inappropriate, the reviewer can send the task to the previous stage. After submitting the Review, the system moves the task to the **Approval** stage.

In the **Approval** stage, the head of the division can view the customer information and decide to approve or reject the task based on comments from the Reviewer. If the outcome of this stage is **Proceed**, the task is automatically moved to the host system. For more detail on the *Review* and **Approval** stages, refer to **Recommendation** and **Approval**.

1.3 Retail View

In this *retail view* stage, the relationship manager can view the information about a retail customer using Oracle Banking Enterprise Party Management.

To initiate the Amendment process:

- User must have required customer group access to view a party within a customer access group.
- User must have required Personal Identifiable Information (PII) access to view a party, if PII fields are configured.

1. On the **Homepage**, under **Party Services**, click **View**.

   The **View** screen is displayed.

2. Specify the **CIF** or search for a **CIF**. For advance search, click**Advance Search** button. The following values are available for the advance CIF search:
   - Party ID
   - First Name
   - Middle Name
   - Last Name
   - Data of Birth
   - Unique ID
   - Mobile Number
   - Email

3. Click **View Customer**.

   The **Party View** screen is displayed.

4. Click  icon of the respective section for which the information needs to be updated. You can view the following sections during party view:

- General Information – For more information, refer to **Onboarding Initiation - Basic Details**.
- Signature - For more information, refer to the **Onboarding Enrichment - Signatures**.
- Relationships - For more information, refer to the **Onboarding Initiation - Relationship**.
- Professional Information
  a. Education Details - For more information, refer to **Onboarding Initiation - Educational Qualification**.
  b. Membership Details - For more information, refer to**Onboarding Enrichment - Membership / Association**.
- Employment - For more information, refer to **Onboarding Enrichment - Employment**.
- Consent and Preferences - For more information, refer to **Onboarding Enrichment - Consent and Preferences**.
- Additional Info - For more information, refer to **Onboarding Enrichment - Additional Information**.
- Supporting Documents - For more information, refer to the **Figure 1-37**.
- Dates - For more information, refer to the **Figure 1-36**.
- KYC - For more information, refer to **KYC Check**.
- Assets - For more information, refer to **Onboarding Initiation - Financial Information**.
- Liabilities - For more information, refer to **Onboarding Initiation - Financial Information**.
- Income - For more information, refer to **Onboarding Enrichment - Financial Profile**.
- Expense - For more information, refer to **Onboarding Enrichment - Financial Profile**.
- Beneficially Owned Company - For more information, refer to the **Figure 1-61**.
- Other Relationship - For more information, refer to the **Figure 1-60**.

2

Insta Party Management

Insta party management feature allows user to onboard and amend party using a single screen, enhancing the user experience by providing a straight forward and efficient way to onboard and make amendments to party-related information. The following information can be captured and amended during the insta party onboarding and amendment.

This topic contains the following subtopics:

- Insta Retail Onboarding
  Insta Retail Onboarding feature allows user to onboard party using a single screen.
- Insta Party Amendment
  Insta Party Amendment feature allows user to amend party using a single screen.
- Insta Party View
  Insta Party View feature allows to view party details using a single screen.

2.1 Insta Retail Onboarding

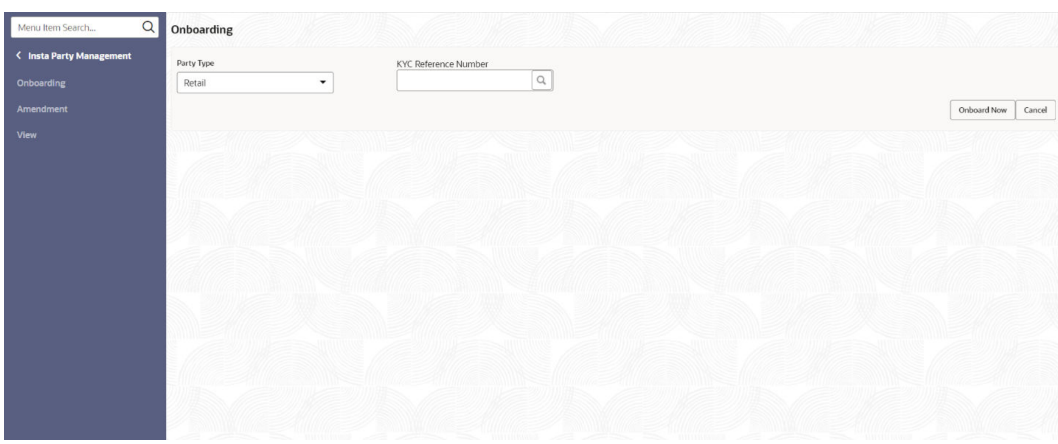
Insta Retail Onboarding feature allows user to onboard party using a single screen.

To initiate the insta onboarding process:

1. On the **Homepage**, under **Party Services**, click **Insta Party Management**.
2. Under **Insta Party Management**, click **Onboarding**.

   The **Onboarding** screen is displayed.

Figure 2-1 Onboarding - Insta Party Management



3. On the **Onboarding** screen, specify the fields. For more information on fields, refer to the field description table.

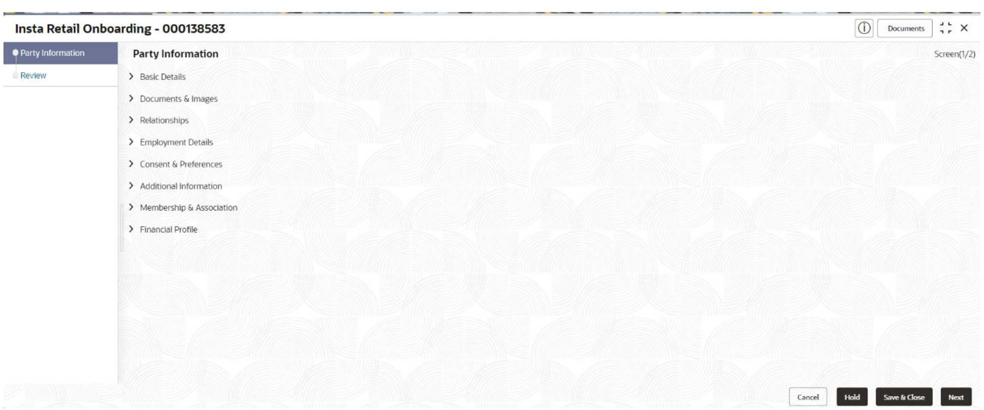
Table 2-1 Onboarding - Field Description

Field	Description
Party Type	Select **Retail** from the drop-down values. The available options are: • Retail
KYC Reference Number	Specify the KYC reference number or click **Search** icon for a KYC reference number. The following values are available for KYC reference search. • Party ID • First Name • Middle Name • Last Name • Data of Birth • Unique ID/National ID • Mobile Number • Email **Note:** • Unique ID is the ID captured in ID details data segment. National ID is captured as part of Basic Info & Citizenship. • Refer to the **KYC Management** section for the KYC Reference Number.

4. Click **Onboard Now**.

   The **Insta Retail Onboarding** screen is displayed.

Figure 2-2 Insta Retail Onboarding



Click and expand each data segment to provide required inputs for the party onboarding.

- Insta Retail Onboarding - Basic Details
  You can add personal details such as name, date of birth, and address of the customer to be onboarded in the **Basic Details** screen.

- Insta Retail Onboarding - Documents & Images
  Section to upload party documents including the supporting document and signatures.
- Insta Retail Onboarding - Relationships
  The details about the relationships of the customer to be onboarded are added in the Relationship segment. Adding relationship details is beneficial to both the customer and the bank during critical events.
- Insta Retail Onboarding - Employment Details
  Employment data segment captures employment details of a retail party. A retail party can be employed as a salaried or a self-employed profession. Employment details are necessary for a bank to determine the professional stability of the party.
- Insta Retail Onboarding - Consent & Preferences
  Section to add consent and preferences of the party including e-sign, marketing, minor, and tax.
- Insta Retail Onboarding - Additional Info
  Section to add additional information related such as Insider, special needs, PEP, and armed forces details.
- Insta Retail Onboarding - Membership & Association
  Section to add Membership and Association information related to the party.
- Insta Retail Onboarding - Financial Information
  Section to add financial information related to party including asset, liability, income, and expense.

2.1.1 Insta Retail Onboarding - Basic Details

You can add personal details such as name, date of birth, and address of the customer to be onboarded in the **Basic Details** screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

Basic details screen captures the following data segments to capture Party basic details.

Table 2-2 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Basic Info and Citizenship**	Mandatory	Data Segment to capture basic personal information of the party.

Table 2-2 (Cont.) Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
2	**Current Address**	Conditional	Data Segment to capture current address of the party such as current communication address, current residential address, etc. **Note:** Address type in current address can be configured as mandatory through **Address Management Maintenance**. For more information, refer to the **Oracle Banking Party Configurations User Guide** for address management configurations.
3	**Previous Address**	Optional	Data Segment to capture previous addresses of the party such as previous communication address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address. Minimum address history will be required, if configured, as per **Address Management Maintenance**. **Note:** For more information, refer to the **Oracle Banking Party Configurations User Guide** for address management configurations.
4	**ID Details**	Mandatory	Data Segment to capture identity details of the party such as Passport, Driving License, etc.
5	**Contact Details**	Optional	Data Segment to capture contact details of the party such as Mobile, Email, Phone, etc.
6	**Tax Declaration**	Mandatory	Data Segment to capture Tax Details of the party such as Form W8-BEN, W9 etc.
7	**Educational Qualification**	Optional	Data Segment to capture educational qualification of the party.
8	**Visa Details**	Optional	Data Segment to capture visa details of the party.
9	**Dates**	Optional	Data Segment to capture key and important dates related to party.

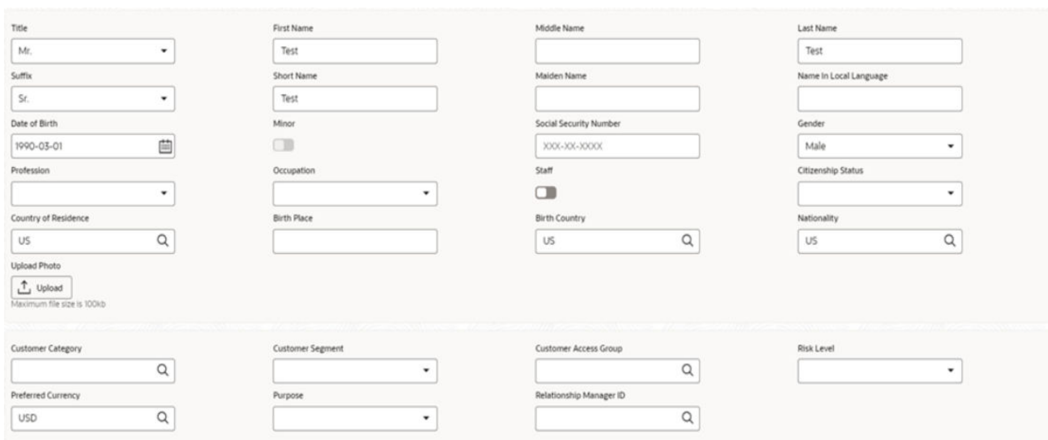
Table 2-2 (Cont.) Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
10	**Social Profile**	Optional	Data Segment to capture Social Profile of the party such as Linkedin, Facebook, etc.

1. On **Insta Retail Onboarding** screen, click and expand the **Basic Details** segment.
2. On the **Basic Details** segment, click on the **Edit** button on **Basic Info and Citizenship** widget.

   The **Basic Info and Citizenship** screen displays.

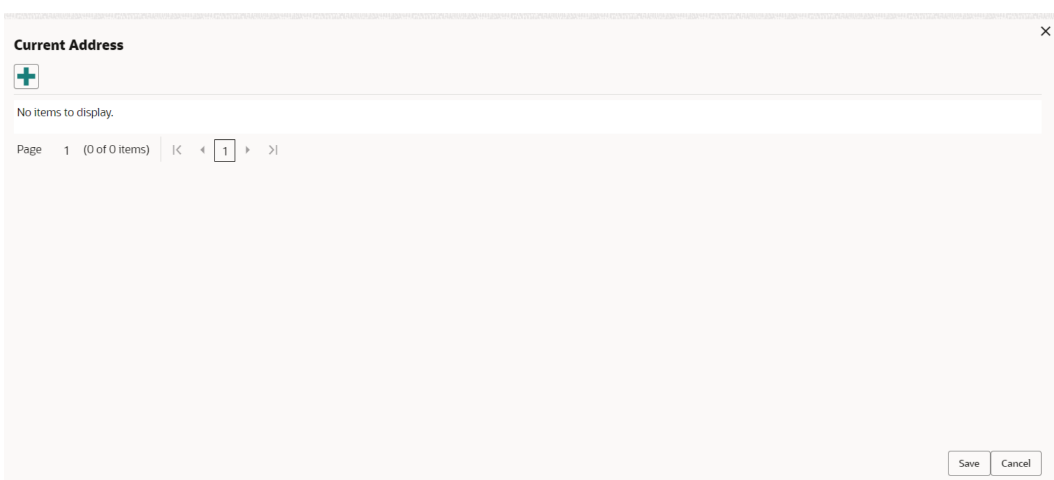
   Figure 2-3 Basic Info and Citizenship



3. On the **Basic Info and Citizenship** screen, specify the details of the basic info and citizenship. For more information on fields, refer to the Table 1-4 table.
4. On the **Basic Details** segment, click on the **Edit** button on **Current Address** widget.

   The **Current Address** screen is displayed.

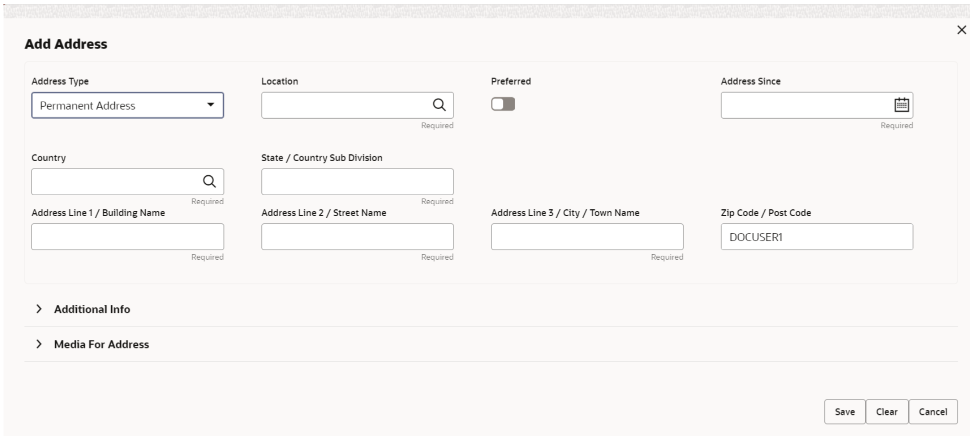
   Figure 2-4 Current Address



5. Click on the  icon to add a current address details.

   The **Add Address** screen is displayed.

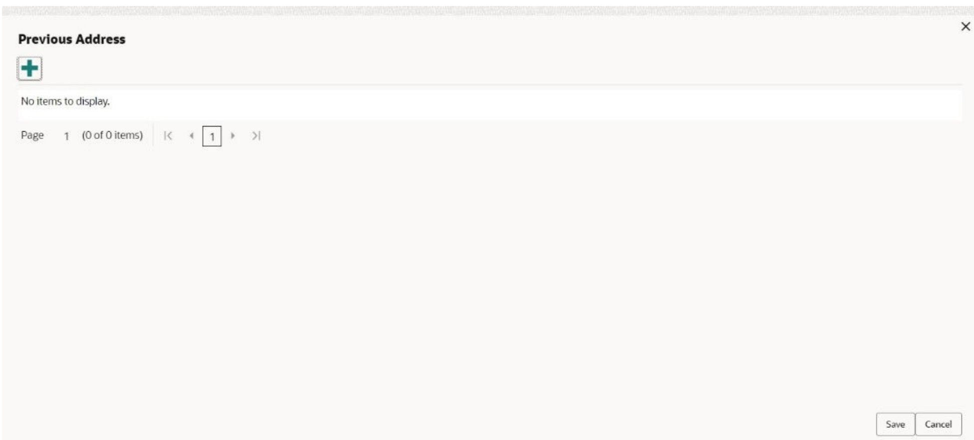
Figure 2-5 Add Address



6. On the **Add Address** screen, specify the details. For more information on fields, refer to the steps from *Step 7* to *Step 15* in the *Onboarding Initiation - Basic Info* screen.
7. Click **Submit** to save a record.
8. On the **Basic Info** segment, click on the **Edit** button on **Previous Address** widget.

   The **Previous Address** screen is displayed.

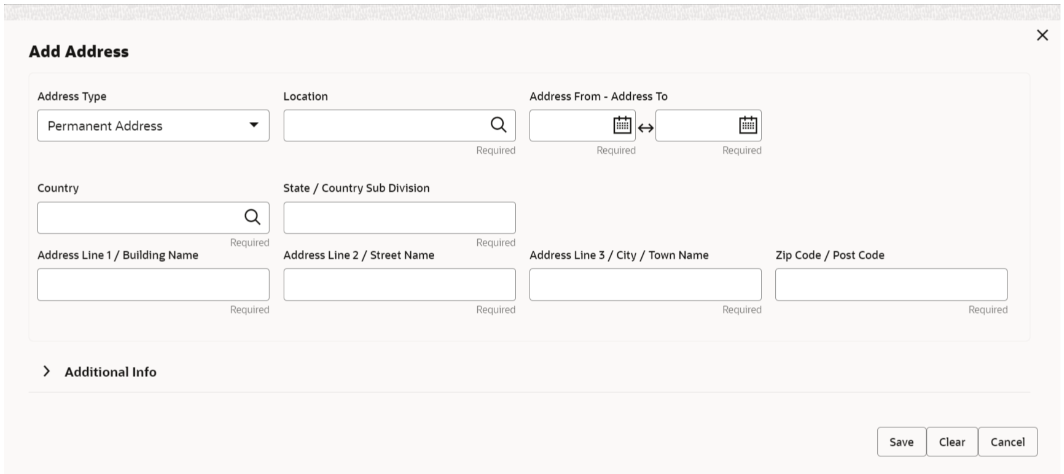
Figure 2-6 Previous Address



9. Click on the  icon to add a previous address details.

   The **Add Address** screen is displayed.

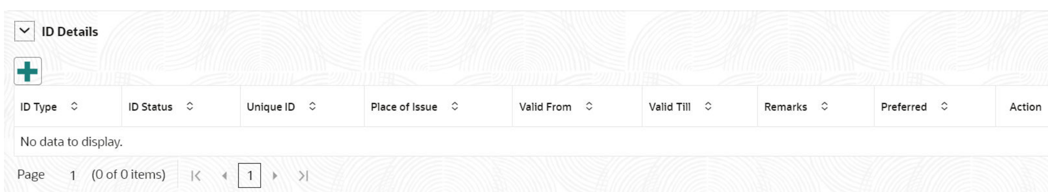
Figure 2-7 Add Address



10. On the **Add Address** screen, specify the details. For more information on fields, refer to the steps from *Step 7* to *Step 15* in the *Onboarding Initiation - Basic Info* screen.
11. Click **Submit** to save a record.
12. On the **Basic Info** segment, click on the **Edit** button on **ID Details** widget.

    The **ID Details** screen is displayed.

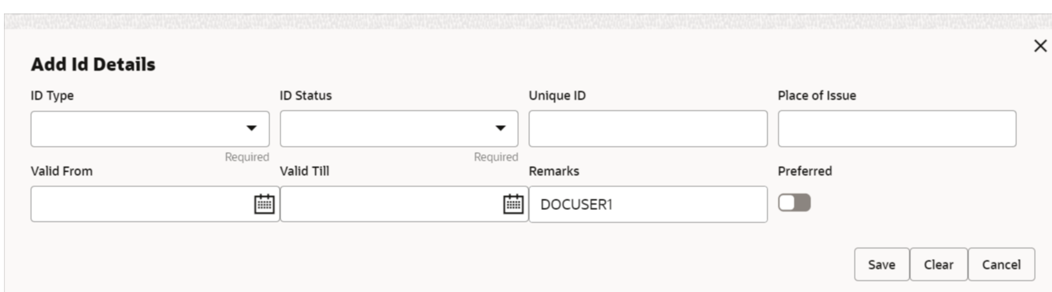
Figure 2-8 ID Details



13. Click on the icon to add ID details.

    The **Add ID Details** screen is displayed.

Figure 2-9 ID Details

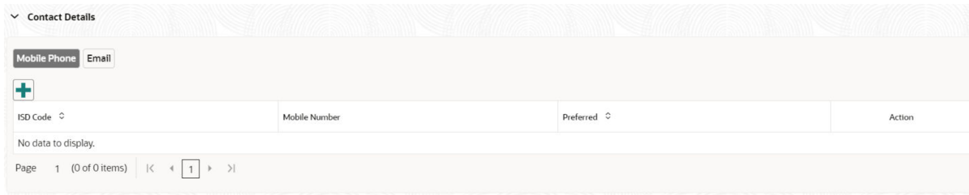


14. On the **Add ID Details** screen, specify the details. For more information on fields, refer to the Table 1-12 table.

15. Click on the **Submit** to save a record.
16. On the **Basic Info** segment, click on the **Edit** button on **Contact Details** widget.

    The **Contact Details** screen is displayed.

Figure 2-10 Contact Details



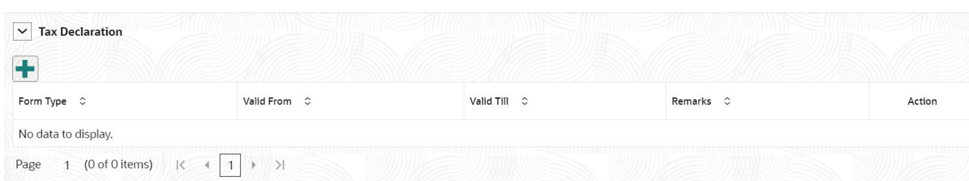
17. Click on the icon on the **Mobile Phone** tab to specify the details.

    The **Add Mobile Number** pop-up screen is displayed.
18. Specify the details in the **Add Mobile Number** pop-up screen. For more information on the fields, refer to the Table 1-5 table.
19. Click on the icon on the **Email** tab to specify the details.

    The **Add Email** pop-up screen is displayed.
20. Specify the details in the **Add Email** pop-up screen. For more information on the fields, refer to the Table 1-6 table.
21. Click **Submit** to save a record.
22. On the **Basic Info** segment, click on the **Edit** button on **Tax Declaration** widget.

    The **Tax Declaration** screen is displayed.

Figure 2-11 Tax Declaration



23. Click on the icon to specify the details.

    The **Add Tax** pop-up screen is displayed.
24. On **Add Tax** pop-up screen, specify the fields. For more information on fields, refer to the Table 1-13 table.

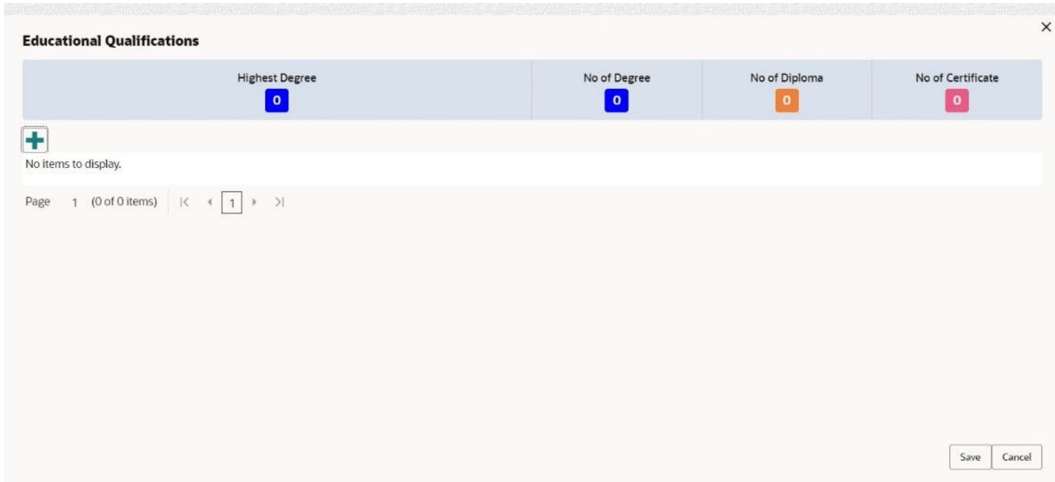
> **Note:**
>
> On the tax declaration screen, the information will be auto-populated based on **Citizenship Status** of the customer.

25. Click on the **Submit** button to save a record.

26. On the **Basic Info** segment, click on the **Edit** button on **Educational Qualifications** widget.

    The **Educational Qualifications** screen is displayed.

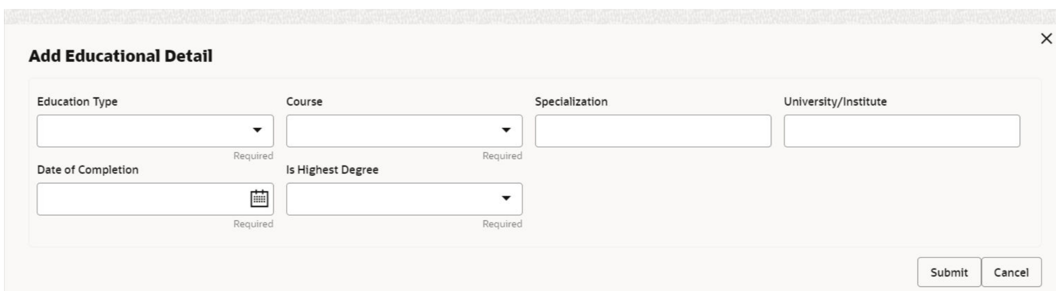
Figure 2-12 Educational Qualifications



27. Click on the  icon to add educational details.

    The **Add Educational Detail** screen is displayed.

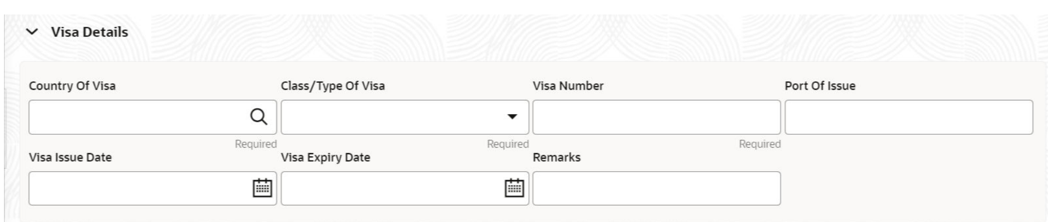
Figure 2-13 Add Educational Detail



28. On the **Add Educational Detail** screen, specify the details. For more information on fields, refer to the Table 1-25 table.
29. Click on the **Submit** button to save a record.
30. On the **Basic Info** segment, click **Edit** button on **Visa Details** widget.

    The **Visa Details** screen is displayed.

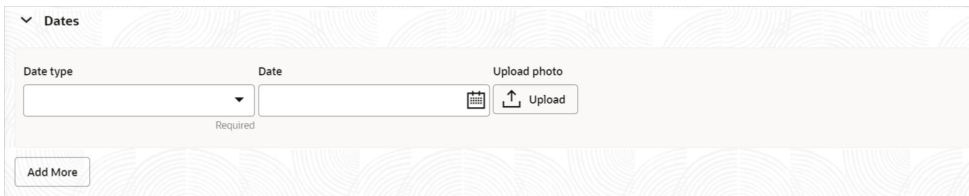
Figure 2-14 Basic Info - Visa Details



31. On the **Visa Details** screen, specify the details. For more information on the fields, refer to the Table 1-34 table.
32. Click **Save** to save a record.
33. On the **Basic Info** segment, click **Edit** button on **Dates** widget.

    The **Dates** screen is displayed.

Figure 2-15   Basic Info – Dates



34. On the **Dates** screen, specify the details. For more information on the fields, refer to the Table 1-35 table.

> **Note:**
>
> Click on the **Add More** button to add additional dates.

35. On the **Basic Info** segment, click **Edit** button on **Social Profile** widget.

    The **Social Profile** screen displays.

Figure 2-16   Social Profile

36. On the **Social Profile** screen, specify the details. For more information on fields, refer to the Table 1-14 table.
37. Click **Save** to save a record.

2.1.2 Insta Retail Onboarding - Documents & Images

Section to upload party documents including the supporting document and signatures.

> **Note:**
>
> The fields marked as **Required** are mandatory.

The following data segments are available in the **Documents & Images** screen to capture the details of documents and images.

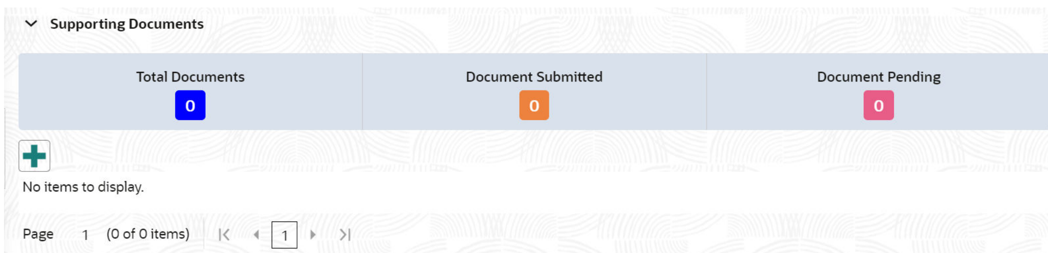
Table 2-3 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Supporting Documents**	Optional	Data Segment to capture supporting documents of the customer.
2	**Signatures**	Optional	Data Segment to capture signatures of the customer.

1. On the **Insta Retail Onboarding** screen, click and expand **Documents & Images** segment.
2. On the **Documents & Images** segment, click **Edit** button on the **Supporting Documents** widget.

   The **Supporting Document** screen is displayed.

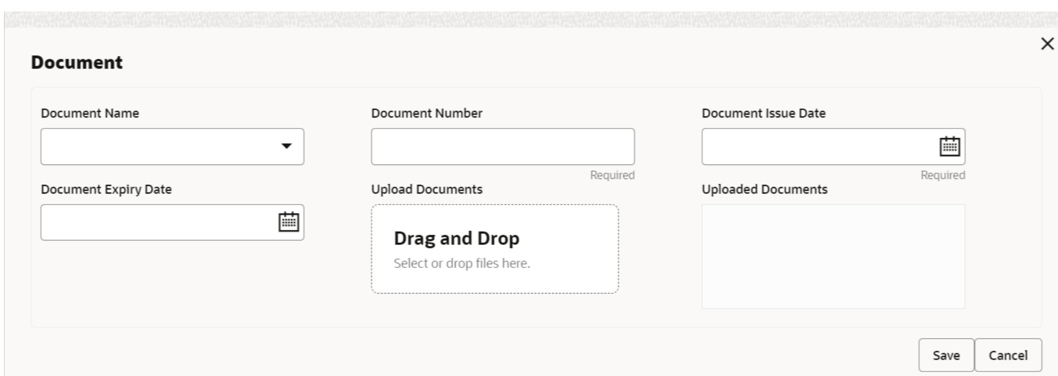
   Figure 2-17 Supporting Documents

3. Click icon to add a supporting document.

   The **Document** screen is displayed.

   Figure 2-18 Add Document

4. On the **Document** screen, specify the details. For more information on the fields, refer to the Figure 1-38 table.
5. On the **Documents & Images** segment, click **Edit** button on the **Signatures** widget.
6. Click icon to add a signature.

   The **Add Signature** pop-up screen is displayed.

Figure 2-19 Add Signature

7. On the **Add Signature** pop-up screen, specify the details. For more information on the fields, refer to the Table 1-37table.
8. Click **Save** to save a record.

2.1.3 Insta Retail Onboarding - Relationships

The details about the relationships of the customer to be onboarded are added in the Relationship segment. Adding relationship details is beneficial to both the customer and the bank during critical events.

> **Note:**
>
> The fields marked as **Required** are mandatory.

The following data segments are available in the **Relationships** screen to capture the basic details of a party.

Table 2-4 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Household**	Optional	Data Segment to capture household relationships of the party.
2	**Power of Attorney**	Optional	Data Segment to capture power of attorney relationships of the party.
3	**Service Member**	Optional	Data Segment to capture service member relationships of the party.
4	**Related to Insider**	Optional	Data Segment to capture related to insider relationships of the party.
5	**Guardian**	Conditional	Data Segment to capture guardian relationships of the party. Either of a guardian or custodian is mandatory for a minor party.
6	**Custodian**	Conditional	Data Segment to capture custodian relationships of the party. Either of a guardian or custodian is mandatory for a minor party.

Table 2-4 (Cont.) Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
7	**Solicitor**	Optional	Data Segment to capture solicitor relationships of the party.

This topic contains the following subtopics:

- Relationships - Household
  Household Relationship segment allows user to capture household relationship of a party such as Father, Son, Mother, Daughter etc.
- Relationships - Power of Attorney
  Power of Attorney segment allows user to capture power of attorney related to a party.
- Relationships - Service Member
  Service Member Relationship segment allows user to capture details of service member related to a party.
- Relationships - Related to Insider
  Insider Relationship segment allows user to capture details of insider related to a party.
- Relationships - Guardian
  Guardian Relationship segment allows user to capture details of guardian related to a party.
- Relationships - Custodian
  Custodian Relationship segment allows user to capture details of custodian related to a minor party.
- Relationships - Solicitor
  Solicitor Relationship segment allows user to capture details of solicitor related to a party.

2.1.3.1 Relationships - Household

Household Relationship segment allows user to capture household relationship of a party such as Father, Son, Mother, Daughter etc.

To add a relationship with existing customer/non-customer:

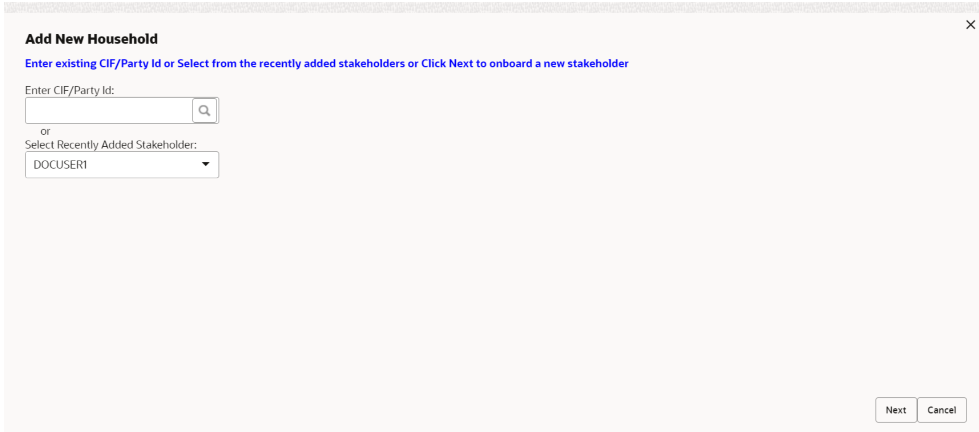
> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On the **Insta Retail Onboarding** screen, click and expand **Relationships** segment.
2. On the **Relationships** segment, click **Edit** button on the **Household** widget.

   The **Household** screen is displayed.
3. Click on the icon to add a household relationship.

   The **Add New Household** screen is displayed.

Figure 2-20   Add New Household



4. Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click **Next** to create a non-customer and add as a relationship.

> **Note:**
>
> If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.
>
> - Party ID
> - First Name
> - Middle Name
> - Last Name
> - Data of Birth
> - Unique ID
> - Mobile Number
> - Email

Existing Customer/Non-Customer

5. On click of **Next** button in the **Add New Household** screen, the system displays the screen to add relationship specific attribute.
6. On the **Add New Household** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-17 table.

> **Note:**
>
> For entity maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

New Non-Customer

7. On click of **Next** button in the **Add New Household** screen, the system displays the screen to create a new non-customer.

   The **Add New Household** screen is displayed.

8. On the **Add New Household** screen, click and expand **Basic Info & Citizenship** segment.
9. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
10. On the **Add New Household** screen, click and expand **ID Details** segment.
11. Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
12. On the **Add New Household** screen, click and expand **Address** segment.
13. Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
14. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
15. Add relationship specific attributes. For more information on fields, refer to the Table 1-17 table.

2.1.3.2 Relationships - Power of Attorney

Power of Attorney segment allows user to capture power of attorney related to a party.

To add a relationship with existing customer/non-customer:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On the **Relationships** segment, click **Edit** button on the **Power of Attorney** widget.

   The **Power of Attorney** screen is displayed.

2. Click on the icon to add a household relationship.

   The **Power of Attorney** screen is displayed.

3. Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click **Next** to create a non-customer and add as a relationship.

> **Note:**
>
> If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.
>
> - Party ID
> - First Name
> - Middle Name
> - Last Name
> - Data of Birth
> - Unique ID
> - Mobile Number
> - Email

Existing Customer/Non-Customer

4. On click of **Next** button in the **Power of Attorney** screen, the system displays the screen to add relationship specific attribute.
5. On the **Power of Attorney** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-18 table.

New Non-Customer

6. On click of **Next** button in the **Power of Attorney** screen, the system displays the screen to create a new non-customer.

   The **Add New Power of Attorney** screen is displayed.
7. On the **Add New Power of Attorney** screen, click and expand **Basic Info & Citizenship** segment.
8. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
9. On the **Add New Power of Attorney** screen, click and expand **ID Details** segment.
10. Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
11. On the **Add New Power of Attorney** screen, click and expand **Address** segment.
12. Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
13. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
14. Add relationship specific attributes. For more information on fields, refer to the Table 1-18 table.

2.1.3.3 Relationships - Service Member

Service Member Relationship segment allows user to capture details of service member related to a party.

To add a relationship with existing customer/non-customer:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On the **Relationships** segment, click **Edit** button on the **Service Member** widget.

   The **Service Member** screen is displayed.

2. Click on the + icon to add a service member relationship.

   The **Add New Service Member** screen is displayed.

3. Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click **Next** to create a non-customer and add as a relationship.

   > **Note:**
   >
   > If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.
   >
   > - Party ID
   > - First Name
   > - Middle Name
   > - Last Name
   > - Data of Birth
   > - Unique ID
   > - Mobile Number
   > - Email

Existing Customer/Non-Customer

4. On click of **Next** button in the **Add New Service Member** screen, the system displays the screen to add relationship specific attribute.
5. On the **Add New Service Member** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-16 table.

> **Note:**
>
> For entity maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

New Non-Customer

6. On click of **Next** button in the **Add New Service Member** screen, the system displays the screen to create a new non-customer.

   The **Add New Service Member** screen is displayed.

7. On the **Add New Service Member** screen, click and expand **Basic Info & Citizenship** segment.
8. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
9. On the **Add New Service Member** screen, click and expand **ID Details** segment.
10. Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
11. On the **Add New Service Member** screen, click and expand **Address** segment.
12. Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
13. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
14. Add relationship specific attributes. For more information on fields, refer to the Table 1-16 table.

2.1.3.4 Relationships - Related to Insider

Insider Relationship segment allows user to capture details of insider related to a party.

To add a relationship with existing customer/non-customer:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On the **Relationships** segment, click **Edit** button on the **Related to Insider** widget.

   The **Related to Insider** screen is displayed.

2. Click on the  icon to add a service member relationship.

   The **Add New Related to Insider** screen is displayed.

3. Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click **Next** to create a non-customer and add as a relationship.

> **Note:**
>
> If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.
>
> - Party ID
> - First Name
> - Middle Name
> - Last Name
> - Data of Birth
> - Unique ID
> - Mobile Number
> - Email

Existing Customer/Non-Customer

4. On click of **Next** button in the **Add New Related to Insider** screen, the system displays the screen to add relationship specific attribute.
5. On the **Add New Related to Insider** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-19 table.

> **Note:**
>
> For entity maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

New Non-Customer

6. On click of **Next** button in the **Add New Related to Insider** screen, the system displays the screen to create a new non-customer.

   The **Add New Related to Insider** screen is displayed.
7. On the **Add New Related to Insider** screen, click and expand **Basic Info & Citizenship** segment.
8. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
9. On the **Add New Related to Insider** screen, click and expand **ID Details** segment.
10. Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
11. On the **Add New Related to Insider** screen, click and expand **Address** segment.
12. Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
13. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.

14. Add relationship specific attributes. For more information on fields, refer to the Table 1-19 table.

2.1.3.5 Relationships - Guardian

Guardian Relationship segment allows user to capture details of guardian related to a party.

To add a relationship with existing customer/non-customer:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On the **Relationships** segment, click **Edit** button on the **Guardian** widget.

   The **Guardian** screen is displayed.

2. Click on the + icon to add a guardian relationship.

   The **Add New Guardian** screen is displayed.

3. Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click **Next** to create a non-customer and add as a relationship.

   > **Note:**
   >
   > If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.
   >
   > - Party ID
   > - First Name
   > - Middle Name
   > - Last Name
   > - Data of Birth
   > - Unique ID
   > - Mobile Number
   > - Email

Existing Customer/Non-Customer

4. On click of **Next** button in the **Add New Guardian** screen, the system displays the screen to add relationship specific attribute.
5. On the **Add New Guardian** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-20 table.

> **Note:**
>
> For entity maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

New Non-Customer

6. On click of **Next** button in the **Add New Guardian** screen, the system displays the screen to create a new non-customer.

   The **Add New Guardian** screen is displayed.

7. On the **Add New Guardian** screen, click and expand **Basic Info & Citizenship** segment.
8. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
9. On the **Add New Guardian** screen, click and expand **ID Details** segment.
10. Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
11. On the **Add New Guardian** screen, click and expand **Address** segment.
12. Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
13. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
14. Add relationship specific attributes. For more information on fields, refer to the Table 1-20 table.

2.1.3.6 Relationships - Custodian

Custodian Relationship segment allows user to capture details of custodian related to a minor party.

To add a relationship with existing customer/non-customer:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On the **Relationships** segment, click **Edit** button on the **Custodian** widget.

   The **Custodian** screen is displayed.

2. Click on the  icon to add a custodian relationship.

   The **Custodian** screen is displayed.

3. Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click **Next** to create a non-customer and add as a relationship.

> **Note:**
>
> If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.
>
> - Party ID
> - First Name
> - Middle Name
> - Last Name
> - Data of Birth
> - Unique ID
> - Mobile Number
> - Email

Existing Customer/Non-Customer

4. On click of **Next** button in the **Add New Custodian** screen, the system displays the screen to add relationship specific attribute.
5. On the **Add New Custodian** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-21 table.

> **Note:**
>
> For entity maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

New Non-Customer

6. On click of **Next** button in the **Add New Custodian** screen, the system displays the screen to create a new non-customer.

   The **Add New Custodian** screen is displayed.
7. On the **Add New Custodian** screen, click and expand **Basic Info & Citizenship** segment.
8. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
9. On the **Add New Custodian** screen, click and expand **ID Details** segment.
10. Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
11. On the **Add New Custodian** screen, click and expand **Address** segment.
12. Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
13. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.

14. Add relationship specific attributes. For more information on fields, refer to the Table 1-21 table.

2.1.3.7 Relationships - Solicitor

Solicitor Relationship segment allows user to capture details of solicitor related to a party.

To add a relationship with existing customer/non-customer:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On the **Relationships** segment, click **Edit** button on the **Solicitor** widget.

   The **Solicitor** screen is displayed.

2. Click on the  icon to add a solicitor relationship.

   The **The New Solicitor** screen is displayed.

3. Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click **Next** to create a non-customer and add as a relationship.

   > **Note:**
   >
   > If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.
   >
   > - Party ID
   > - First Name
   > - Middle Name
   > - Last Name
   > - Data of Birth
   > - Unique ID
   > - Mobile Number
   > - Email

Existing Customer/Non-Customer

4. On click of **Next** button in the **The New Solicitor** screen, the system displays the screen to add relationship specific attribute.

5. On the **The New Solicitor** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-22 table.

> **Note:**
>
> For entity maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

New Non-Customer

6. On click of **Next** button in the **The New Solicitor** screen, the system displays the screen to create a new non-customer.

   The **The New Solicitor** screen is displayed.
7. On the **The New Solicitor** screen, click and expand **Basic Info & Citizenship** segment.
8. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
9. On the **The New Solicitor** screen, click and expand **ID Details** segment.
10. Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
11. On the **The New Solicitor** screen, click and expand **Address** segment.
12. Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
13. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
14. Add relationship specific attributes. For more information on fields, refer to the Table 1-22 table.

2.1.4 Insta Retail Onboarding - Employment Details

Employment data segment captures employment details of a retail party. A retail party can be employed as a salaried or a self-employed profession. Employment details are necessary for a bank to determine the professional stability of the party.

> **Note:**
>
> The fields marked as **Required** are mandatory.

The following data segments are available in the employment details section.

Table 2-5 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Salaried**	Optional	A salaried employee is a person who works for an organization and receives a fixed and regular compensation for the services provided to the organization.

Table 2-5 (Cont.) Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
2	**Self-Employed/ Professional**	Optional	A self-employed person does not work for a specific organization and works for oneself as a freelance or the owner of a business rather than for an employer.

1. On the **Insta Retail Onboarding** screen, click and expand **Employment Details** segment.
2. On the **Employment Details** segment, click **Edit** on the **Salaried** widget.
3. Click on the  icon to add a salaried employment.

   The **Salaried** screen is displayed.
4. On the **Salaried** screen, specify the details. For more information on the fields, refer to the Table 1-27 table.
5. On the **Employment Details** segment, click **Edit** on the **Self Employed** widget.
6. Click icon to add a employed employment.

   The **Employment** screen is displayed.
7. On the **Employment** screen, specify the details. For more information on the fields, refer to the Table 1-28 table.

2.1.5 Insta Retail Onboarding - Consent & Preferences

Section to add consent and preferences of the party including e-sign, marketing, minor, and tax.

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On the **Insta Retail Onboarding** screen, click and expand **Consent & Preferences** segment.
2. On the **Consent & Preferences** segment, click **Edit** on the **Consent & Preferences** widget.

   The **Consent & Preferences** screen is displayed.
3. On the **Consent & Preferences** screen, click and expand **e-Sign**.
4. On **e-Sign** consent segment, enable toggle to capture e-sign consent of the party. For more information on fields, refer to the Table 1-38 table.
5. On the **Consent & Preferences** screen, click and expand **Marketing Communication**.
6. On the **Marketing Communication** segment, enable toggle to capture marketing communication consent of the party.

7. Click on the icon on the **Marketing Communication** segment.

   The **Add Marketing Communication** screen is displayed.
8. Specify the details on the **Marketing Communication** segment. For more information on fields, refer to the Table 1-39 table.
9. On the **Consent & Preferences** screen, click and expand **Privacy Information**.
10. On the **Privacy Information** segment, select the check box for the privacy information consents of the party. For more information on fields, refer to the Table 1-40 table.
11. On the **Consent & Preferences** screen, click and expand **Minor** segment.
12. On **Minor** consent segment, enable toggle to capture minor consent of the party. For more information on fields, refer to the Table 1-41 table.
13. On the **Consent & Preferences** screen, click and expand **Tax Consent** segment.
14. On **Tax Consent** segment, enable toggle to capture tax consent of the party.

2.1.6 Insta Retail Onboarding - Additional Info

Section to add additional information related such as Insider, special needs, PEP, and armed forces details.

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On the **Insta Retail Onboarding** screen, click and expand **Additional Info** segment.

   The **Additional Info** segment is displayed.
2. On the **Additional Info** segment, click **Edit** button on the **Additional Info** widget.

   The **Additional Info** screen is displayed.
3. On the **Additional Info** screen, enable **Insider** toggle to determine if the customer is an insider.
4. Capture insider information. For more information on fields, refer to the Table 1-42 table.
5. On the **Additional Info** segment, enable **Special Needs/Disability**toggle to determine if the customer has special needs/disability.
6. Capture **Special Need/Disability** information. For more information on fields, refer to the Table 1-43 table.
7. On the **Additional Info** segment, enable **Politically Exposed Person (PEP)** toggle to determine if the customer is a politically exposed person and capture remarks for PEP.
8. Capture **Politically Exposed Person (PEP)** information. For more information on fields, refer to the Table 1-44 table.
9. On the **Additional Info** segment, enable **Armed Forces** toggle to determine if the party is from armed forces.

10. Capture **Armed Forces** information. For more information on fields, refer to the Table 1-45 table.
11. On **Additional Info** segment, enable **Financial Institution Data Match (FIDM)** toggle to determine if the party is FIDM match.
12. Capture **Financial Institution Data Match (FIDM)** information. For more information on fields, refer to the Table 1-46 table.

2.1.7 Insta Retail Onboarding - Membership & Association

Section to add Membership and Association information related to the party.

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On the **Insta Retail Onboarding** screen, click and expand **Membership & Association** segment.

   The **Membership & Association** segment is displayed.
2. On the **Membership & Association** segment, click **Edit** button on the **Membership & Association** widget.

   The **Membership & Association** screen is displayed.
3. Click  icon on the **Membership & Association** screen.

   The **Membership** pop-up screen is displayed.
4. On the **Membership** screen, specify the details. For more information on the fields, refer to the Table 1-47 table.

2.1.8 Insta Retail Onboarding - Financial Information

Section to add financial information related to party including asset, liability, income, and expense.

Financial Information section allows user to capture financial information of the party. The following data segments can be captured in Financial Information section:

Table 2-6 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Asset**	Optional	Data segment to capture assets details of the party.
2	**Liability**	Optional	Data segment to capture liability details of the party.
3	**Income**	Optional	Data segment to capture income details of the party.
4	**Expense**	Optional	Data segment to capture expense details of the party.

Table 2-6 (Cont.) Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
5	**Other Relationship**	Optional	Data segment to capture other relationships of the party.
6	**Beneficially Owned Company**	Optional	Data segment to capture beneficially owned company relations of the party.

1. On the **Insta Retail Onboarding** screen, click and expand **Financial Information** segment.

   The **Financial Information** screen is displayed.
2. On the **Financial Information** screen, click **Edit** button on the **Assets** widget.
3. On the **Assets** screen, click **Add** button.

   The **Add Assets Details** pop-up screen is displayed.
4. On **Add Assets Details** pop-up screen, specify the details of the basic info and citizenship. For more information on fields, refer to the Table 1-30 table.
5. On the **Financial Information** screen, click **Edit** button on the **Liabilities** widget.
6. On the **Liabilities** screen, click **Add** button.

   The **Add Liabilities Details** pop-up screen is displayed.
7. On **Add Liabilities Details** pop-up screen, specify the details of the basic info and citizenship. For more information on fields, refer to the Table 1-31 table.
8. On the **Financial Information** screen, click **Edit** button on the **Income** widget.
9. On the **Income** screen, click **Add** button.

   The **Income** pop-up screen is displayed.
10. On **Income** pop-up screen, specify the details of the basic info and citizenship. For more information on fields, refer to the Table 1-50 table.
11. On the **Financial Information** screen, click **Edit** button on the **Expense** widget.
12. On the **Expense** screen, click **Add** button.

    The **Expense** pop-up screen is displayed.
13. On **Expense** pop-up screen, specify the details. For more information on fields, refer to the Table 1-51 table.
14. On the **Financial Information** screen, click **Edit** button on the **Other Relationships** widget.
15. On the **Other Relationships** screen, click + icon.

    The **Relationship with other financial institutions** pop-up screen is displayed.
16. On **Relationship with other financial institutions** pop-up screen, specify the details. For more information on fields, refer to the Table 1-52 table.
17. On the **Financial Information** screen, click **Edit** button on the **Beneficially Owned Company** widget.

18. On the **Beneficially Owned Company** screen, click  icon.

    The **Beneficially Owned Company** pop-up screen is displayed.

19. On **Beneficially Owned Company** pop-up screen, specify the details of the basic info and citizenship. For more information on fields, refer to the Table 1-53 table.

2.2 Insta Party Amendment

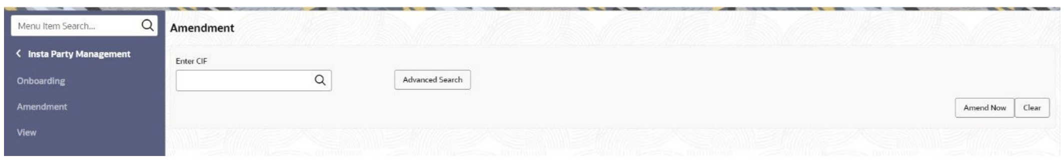
Insta Party Amendment feature allows user to amend party using a single screen.

To initiate the insta amendment process:

1. On the **Homepage**, under **Party Services**, click **Insta Party Management**.
2. Under **Insta Party Management**, click **Amendment**.

   The **Amendment** screen is displayed.

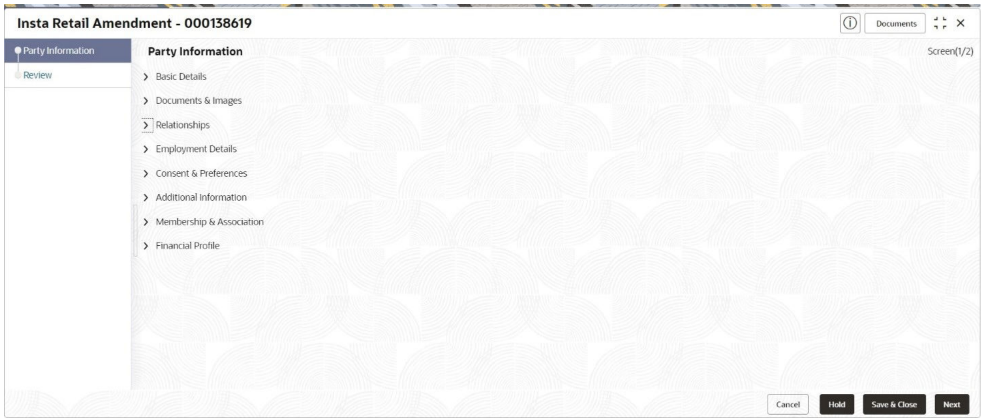
   Figure 2-21 Insta Party Amendment

3. Enter CIF number or click **Advance Search** button to search for a CIF number. The following values are available for the advance CIF search:
   - Party ID
   - First Name
   - Middle Name
   - Last Name
   - Data of Birth
   - Unique ID
   - Mobile Number
   - Email
4. Click **Amend Now**.

   The **Insta Retail Amendment** screen is displayed.

Figure 2-22 Insta Retail Amendment



Click and expand each data segment to provide required inputs for the party amendment.

- Insta Party Amendment - Basic Details
  You can amend personal details such as name, date of birth, and address of the customer to be onboarded in the **Basic Details** screen.
- Insta Party Amendment - Documents & Images
  Section to upload party documents including the supporting document and signatures.
- Insta Party Amendment - Relationships
  The details about the relationships of the customer to be onboarded are added in the Relationship segment. Adding relationship details is beneficial to both the customer and the bank during critical events.
- Insta Party Amendment - Employment Details
  Employment data segment captures employment details of a retail party. A retail party can be employed as a salaried or a self-employed profession. Employment details are necessary for a bank to determine the professional stability of the party.
- Insta Party Amendment - Consent & Preferences
  Section to add consent and preferences of the party including e-sign, marketing, minor, and tax.
- Insta Party Amendment - Additional Info
  Section to add additional information related such as Insider, special needs, PEP, and armed forces details.
- Insta Party Amendment - Membership & Association
  Section to add Membership and Association information related to the party.
- Insta Party Amendment - Financial Information
  Section to add financial information related to party including asset, liability, income, and expense.

2.2.1 Insta Party Amendment - Basic Details

You can amend personal details such as name, date of birth, and address of the customer to be onboarded in the **Basic Details** screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

Basic details screen captures the following data segments for amendment.

Table 2-7 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Basic Info and Citizenship**	Mandatory	Data segment to amend the basic personal information of the party.
2	**Current Address**	Conditional	Data segment to amend current address of the party such as current communication address, current residential address, etc. **Note:** Address type in current address can be configured as mandatory through **Address Management Maintenance**. For more information, refer to the **Oracle Banking Party Configurations User Guide** for address management configurations.

Table 2-7 (Cont.) Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
3	**Previous Address**	Optional	Data segment to amend previous addresses of the party such as previous communication address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address. Minimum address history will be required, if configured, as per **Address Management Maintenance**. **Note:** For more information, refer to the **Oracle Banking Party Configurations User Guide** for address management configurations.
4	**ID Details**	Optional	Data segment to amend identity details of the party such as Passport, Driving License, etc.
5	**Contact Details**	Optional	Data segment to amend contact details of the party such as Mobile, Email, Phone, etc.
6	**Tax Declaration**	Optional	Data segment to amend tax details of the party such as Form W8-BEN, W9 etc.
7	**Educational Qualification**	Optional	Data segment to amend educational qualification of the party.
8	**Visa Details**	Optional	Data segment to amend visa details of the party.
9	**Dates**	Optional	Data segment to amend key and important dates related to party.
10	**Social Profile**	Optional	Data segment to amend social profile of the party such as Linkedin, Facebook, etc.

1. On **Insta Retail Amendment** screen, click and expand the **Basic Details** segment.

   The **Basic Details** segment is displayed.

2. On the **Basic Details** segment, click **Edit** button on each widget to amend the details. For more information on **Basic Info & Citizenship**, **Current Address**, **Previous Address**, **ID Details**, **Contact Details**, **Tax Declaration**, **Educational Qualifications**, **Visa Details**, **Dates**, and **Social Profile**, refer to the Insta Retail Onboarding - Basic Details section.

2.2.2 Insta Party Amendment - Documents & Images

Section to upload party documents including the supporting document and signatures.

Note:

The fields marked as **Required** are mandatory.

The following data segments are available in the **Documents & Images** screen to amend the details of documents and images.

Table 2-8 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Supporting Documents**	Optional	Data segment to capture supporting documents of the customer.
2	**Signatures**	Optional	Data segment to capture signatures of the customer.

1. On **Insta Retail Amendment** screen, click and expand the **Documents & Images** segment.

   The **Documents & Images** segment is displayed.

2. On the **Documents & Images** segment, click **Edit** button on each widget to amend the details. For more information on the **Supporting Documents** and **Signatures**, refer to the Insta Retail Onboarding - Documents & Images section.

2.2.3 Insta Party Amendment - Relationships

The details about the relationships of the customer to be onboarded are added in the Relationship segment. Adding relationship details is beneficial to both the customer and the bank during critical events.

Note:

The fields marked as **Required** are mandatory.

The following data segments are available in the **Relationships** screen to capture the basic details of a party.

Table 2-9 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Household**	Optional	Data Segment to capture household relationships of the party.
2	**Power of Attorney**	Optional	Data Segment to capture power of attorney relationships of the party.
3	**Service Member**	Optional	Data Segment to capture service member relationships of the party.
4	**Related to Insider**	Optional	Data Segment to capture related to insider relationships of the party.
5	**Guardian**	Conditional	Data Segment to capture guardian relationships of the party. Either of a guardian or custodian is mandatory for a minor party.
6	**Custodian**	Conditional	Data Segment to capture custodian relationships of the party. Either of a guardian or custodian is mandatory for a minor party.
7	**Solicitor**	Optional	Data Segment to capture solicitor relationships of the party.

1. On **Insta Retail Amendment** screen, click and expand the **Relationships** segment.

   The **Relationships** segment is displayed.

2. On the **Relationships** segment, click **Edit** button on each widget to amend the details. For more information on the **Household**, **Power of Attorney**, **Service Member**, **Related to Insider**, **Guardian**, **Custodian**, and **Solicitor** refer to the Insta Retail Onboarding - Relationships section.

2.2.4 Insta Party Amendment - Employment Details

Employment data segment captures employment details of a retail party. A retail party can be employed as a salaried or a self-employed profession. Employment details are necessary for a bank to determine the professional stability of the party.

> **Note:**
>
> The fields marked as **Required** are mandatory.

The following data segments are available in the employment details section.

Table 2-10 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Salaried**	Optional	A salaried employee is a person who works for an organization and receives a fixed and regular compensation for the services provided to the organization.
2	**Self-Employed/ Professional**	Optional	A self-employed person does not work for a specific organization and works for oneself as a freelance or the owner of a business rather than for an employer.

1. On **Insta Retail Amendment** screen, click and expand the **Employment Details** segment.

   The **Employment Details** segment is displayed.

2. On the **Employment Details** segment, click **Edit** button on each widget to amend the details. For more information on the **Salaried** and **Self-Employed** refer to the Insta Retail Onboarding - Employment Details section.

2.2.5 Insta Party Amendment - Consent & Preferences

Section to add consent and preferences of the party including e-sign, marketing, minor, and tax.

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On **Insta Retail Amendment** screen, click and expand the **Consent & Preferences** segment.

   The **Consent & Preferences** segment is displayed.

2. On the **Consent & Preferences** segment, click **Edit** button on the **Consent & Preferences** widget. For more information on the **Consent & Preferences** widget refer to the Insta Retail Onboarding - Consent & Preferences section.

2.2.6 Insta Party Amendment - Additional Info

Section to add additional information related such as Insider, special needs, PEP, and armed forces details.

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On **Insta Retail Amendment** screen, click and expand the **Additional Info** segment.

The **Additional Info** segment is displayed.

2. On the **Additional Info** segment, click **Edit** button on the **Additional Info** widget. For more information on the **Additional Info** widget, refer to the Insta Retail Onboarding - Additional Info section.

2.2.7 Insta Party Amendment - Membership & Association

Section to add Membership and Association information related to the party.

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On **Insta Retail Amendment** screen, click and expand the **Membership & Association** segment.

   The **Membership & Association** segment is displayed.

2. On the **Membership & Association** segment, click **Edit** button on the **Membership & Association** widget. For more information on the **Membership & Association** widget, refer to the Insta Retail Onboarding - Membership & Association section.

2.2.8 Insta Party Amendment - Financial Information

Section to add financial information related to party including asset, liability, income, and expense.

> **Note:**
>
> The fields marked as **Required** are mandatory.

The following data segments can be captured in Financial Information section to capture party basic details.

Table 2-11 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Asset**	Optional	Data segment to capture assets details of the party.
2	**Liability**	Optional	Data segment to capture liability details of the party.
3	**Income**	Optional	Data segment to capture income details of the party.
4	**Expense**	Optional	Data segment to capture expense details of the party.

Table 2-11 (Cont.) Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
5	**Other Relationship**	Optional	Data segment to capture other relationships of the party.
6	**Beneficially Owned Company**	Optional	Data segment to capture beneficially owned company relations of the party.

1. On **Insta Retail Amendment** screen, click and expand the **Financial Information** segment.

   The **Financial Information** segment is displayed.

2. On the **Financial Information** segment, click **Edit** button on each widget to amend the details. For more information on the **Asset**, **Liability**, **Income**, **Expense**, **Other Relationship**, and **Beneficially Owned Company** refer to the Insta Retail Onboarding - Financial Information section.

2.3 Insta Party View

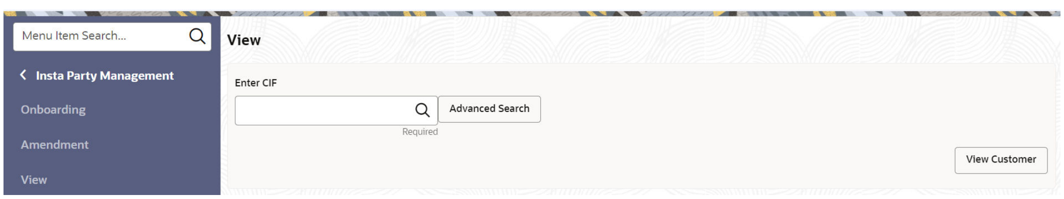
Insta Party View feature allows to view party details using a single screen.

To initiate the insta process:

1. On the **Homepage**, under **Party Services**, click **Insta Party Management**.
2. Under **Insta Party Management**, click **View**.

   The **View** screen is displayed.

Figure 2-23 Insta Party View



3. On view screen, enter CIF number or click **Advance Search** to search for a CIF number. The following values are available for the advance CIF search:
   - Party ID
   - First Name
   - Middle Name
   - Last Name
   - Data of Birth
   - Unique ID
   - Mobile Number
   - Email

4. Click **View Customer**.

   The **Insta Party View** screen is displayed.

- Insta Party View - Basic Details
  You can view personal details such as name, date of birth, and address of the customer in the **Basic Details** screen.
- Insta Party View - Documents & Images
  Section to view party documents including the supporting document and signatures.
- Insta Party View - Relationships
  The Relationship segment is where customer relationship details are added, which benefits both the customer and the bank during critical events.
- Insta Party View - Employment Details
  The employment data section records a retail party's employment details, including whether they are salaried or self-employed. This information helps banks determine professional stability. The section includes the following data segments.
- Insta Party View - Consent & Preferences
  Section to view consent and preferences of the party including e-sign, marketing, minor, and tax.
- Insta Party View - Additional Info
  Section to view additional information related such as Insider, special needs, PEP, and armed forces details.
- Insta Party View - Membership & Association
  Section to view Membership and Association information related to the party.
- Insta Party View - Financial Information
  Section to view financial information related to party including asset, liability, income, and expense.

2.3.1 Insta Party View - Basic Details

You can view personal details such as name, date of birth, and address of the customer in the **Basic Details** screen.

Basic details screen captures the following data segments.

Table 2-12 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Basic Info and Citizenship**	Mandatory	Data segment for basic personal information of the party.
2	**Current Address**	Conditional	Data segment for current address of the party such as current communication address, current residential address, etc.
3	**Previous Address**	Optional	Data segment for previous addresses of the party such as previous communication address, previous residential address, etc.

Table 2-12 (Cont.) Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
4	**ID Details**	Optional	Data segment to view identity details of the party such as Passport, Driving License, etc.
5	**Contact Details**	Optional	Data segment to view contact details of the party such as Mobile, Email, Phone, etc.
6	**Tax Declaration**	Optional	Data segment to view tax details of the party such as Form W8-BEN, W9 etc.
7	**Educational Qualification**	Optional	Data segment to view educational qualification of the party.
8	**Visa Details**	Optional	Data segment to view visa details of the party.
9	**Dates**	Optional	Data segment to view key and important dates related to party.
10	**Social Profile**	Optional	Data segment to View social profile of the party such as Linkedin, Facebook, etc.

1. On **Insta Retail View** screen, click and expand the **Basic Details** segment.

   The **Basic Details** segment is displayed.

2. On the **Basic Details** segment, click **Edit** button on each widget to amend the details. For more information on **Basic Info & Citizenship**, **Current Address**, **Previous Address**, **ID Details**, **Contact Details**, **Tax Declaration**, **Educational Qualifications**, **Visa Details**, **Dates**, and **Social Profile**, refer to the Insta Retail Onboarding - Basic Details section.

2.3.2 Insta Party View - Documents & Images

Section to view party documents including the supporting document and signatures.

The following data segments are available in the **Documents & Images** screen to view the details of documents and images.

Table 2-13 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Supporting Documents**	Optional	Data segment to view supporting documents of the customer.
2	**Signatures**	Optional	Data segment to view signatures of the customer.

1. On **Insta Retail View** screen, click and expand the **Documents & Images** segment.

   The **Documents & Images** segment is displayed.

2. On the **Documents & Images** segment, click **View** button on each widget to view the details. For more information on the **Supporting Documents** and **Signatures**, refer to the Insta Retail Onboarding - Documents & Images section.

2.3.3 Insta Party View - Relationships

The Relationship segment is where customer relationship details are added, which benefits both the customer and the bank during critical events.

The following data segments are available in the **Relationships** screen to capture the basic details of a party.

Table 2-14 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Household**	Optional	Data Segment to view household relationships of the party.
2	**Power of Attorney**	Optional	Data Segment to view power of attorney relationships of the party.
3	**Service Member**	Optional	Data Segment to view service member relationships of the party.
4	**Related to Insider**	Optional	Data Segment to view related to insider relationships of the party.
5	**Guardian**	Conditional	Data Segment to view guardian relationships of the party. Either of a guardian or custodian is mandatory for a minor party.
6	**Custodian**	Conditional	Data Segment to view custodian relationships of the party. Either of a guardian or custodian is mandatory for a minor party.
7	**Solicitor**	Optional	Data Segment to view solicitor relationships of the party.

1. On **Insta Retail View** screen, click and expand the **Relationships** segment.

   The **Relationships** segment is displayed.

2. On the **Relationships** segment, click **Edit** button on each widget to amend the details. For more information on the **Household**, **Power of Attorney**, **Service Member**, **Related to Insider**, **Guardian**, **Custodian**, and **Solicitor** refer to the Insta Retail Onboarding - Relationships section.

2.3.4 Insta Party View - Employment Details

The employment data section records a retail party's employment details, including whether they are salaried or self-employed. This information helps banks determine professional stability. The section includes the following data segments.

Table 2-15 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Salaried**	Optional	A salaried employee is an individual who works for an organization and receives a fixed and regular compensation for their services provided to the organization.
2	**Self-Employed/ Professional**	Optional	A self-employed person does not work for a specific organization and works for oneself as a freelance or the owner of a business rather than for an employer.

1. On **Insta Retail View** screen, click and expand the **Employment Details** segment.

   The **Employment Details** segment is displayed.
2. On the **Employment Details** segment, click **Edit** button on each widget to amend the details. For more information on the **Salaried** and **Self-Employed** refer to the Insta Retail Onboarding - Employment Details section.

2.3.5 Insta Party View - Consent & Preferences

Section to view consent and preferences of the party including e-sign, marketing, minor, and tax.

1. On **Insta Retail View** screen, click and expand the **Consent & Preferences** segment.

   The **Consent & Preferences** segment is displayed.
2. On the **Consent & Preferences** segment, click **Edit** button on the **Consent & Preferences** widget. For more information on the **Consent & Preferences** widget refer to the Insta Retail Onboarding - Consent & Preferences section.

2.3.6 Insta Party View - Additional Info

Section to view additional information related such as Insider, special needs, PEP, and armed forces details.

1. On **Insta Retail View** screen, click and expand the **Additional Info** segment.

   The **Additional Info** segment is displayed.
2. On the **Additional Info** segment, click **Edit** button on the **Additional Info** widget. For more information on the **Additional Info** widget, refer to the Insta Retail Onboarding - Additional Info section.

2.3.7 Insta Party View - Membership & Association

Section to view Membership and Association information related to the party.

1. On **Insta Retail View** screen, click and expand the **Membership & Association** segment.

   The **Membership & Association** segment is displayed.

2. On the **Membership & Association** segment, click **Edit** button on the **Membership & Association** widget. For more information on the **Membership & Association** widget, refer to the Insta Retail Onboarding - Membership & Association section.

2.3.8 Insta Party View - Financial Information

Section to view financial information related to party including asset, liability, income, and expense.

The following data segments can be captured in Financial Information section to capture party basic details.

Table 2-16 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Asset**	Optional	Data segment to view assets details of the party.
2	**Liability**	Optional	Data segment to view liability details of the party.
3	**Income**	Optional	Data segment to view income details of the party.
4	**Expense**	Optional	Data segment to view expense details of the party.
5	**Other Relationship**	Optional	Data segment to view other relationships of the party.
6	**Beneficially Owned Company**	Optional	Data segment to view beneficially owned company relations of the party.

1. On **Insta Retail View** screen, click and expand the **Financial Information** segment.

   The **Financial Information** segment is displayed.

2. On the **Financial Information** segment, click **Edit** button on each widget to view the details. For more information on the **Asset**, **Liability**, **Income**, **Expense**, **Other Relationship**, and **Beneficially Owned Company** refer to the Insta Retail Onboarding - Financial Information section.

3 KYC Management

Party KYC information refers to the data and details collected by financial institutions to fulfill their Know Your Customer (KYC) obligations. KYC is a regulatory requirement that requires businesses, especially those in the financial industry, to verify and understand the identity of their customers. This process is designed to prevent fraud, money laundering, and other illicit activities by ensuring that financial institutions have accurate and up-to-date information about the individuals or entities they are dealing with.

Financial institutions are required to periodically update and verify this information to ensure its accuracy. KYC processes not only help in meeting regulatory compliance but also contribute to the overall security of the financial system by mitigating the risks associated with financial crimes.

- Create KYC
  Create KYC process allows user to create a KYC record for the party.
- Update KYC
  Update KYC process allows user to update or amend a KYC record for the party.
- View KYC
  View KYC process allows user to View or amend a KYC record for the party.

3.1 Create KYC

Create KYC process allows user to create a KYC record for the party.

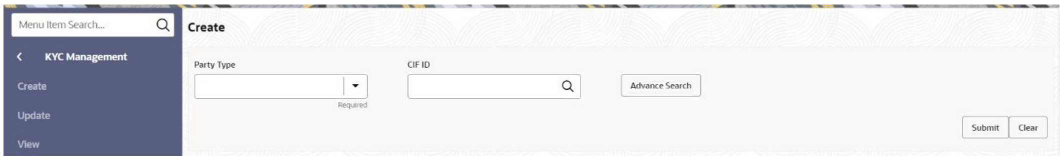
To initiate the Create KYC:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On the **Homepage**, under **Party Services**, click **KYC Management**.
2. Under **KYC Management**, click **Create**.

   The **Create** screen is displayed.

   Figure 3-1 KYC Management - Create

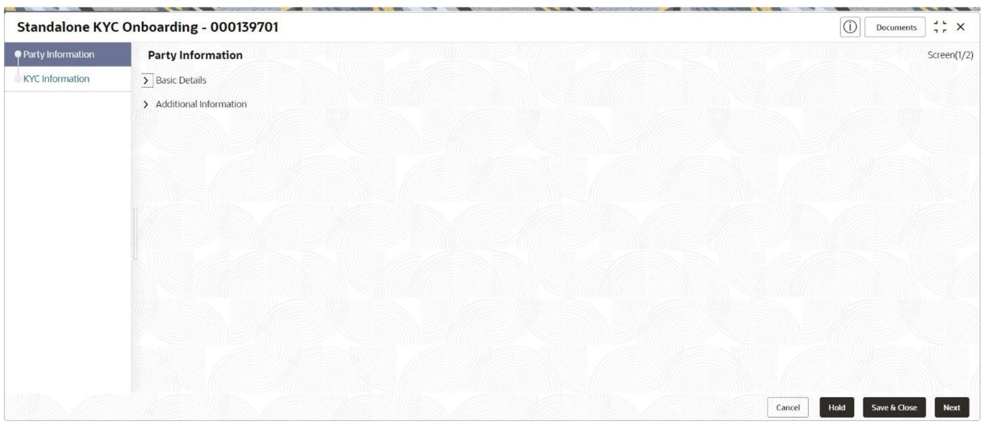
3. Specify the **CIF** or search for a **CIF**. For advance search, click**Advance Search** button. The following values are available for the advance CIF search:

- Party ID
- First Name
- Middle Name
- Last Name
- Data of Birth
- Unique ID
- Mobile Number
- Email

4. Click **Submit**.

   The **Standalone KYC Onboarding** screen is displayed.

Figure 3-2 Standalone KYC Onboarding



Basic Details

5. Under the **Party Information**, click and expand **Basic Details** segment.
6. Under the **Basic Details** segment, click **Edit** button on each widget to update the details. For more information on the **Basic Info and Citizenship**, **Current Address**, **ID Details**, and **Contact Details** widgets, refer to the Onboarding Initiation - Basic Details section.

> **Note:**
>
> Creation of a KYC record for a minor customer is not allowed.

Additional Information

7. Under the **Party Information**, click and expand **Additional Information** segment.
8. Under the **Additional Information** segment, click **Edit** on the **Politically Exposed Person** widget.

   The **Additional Information** pop-up screen is displayed.
9. On the **Additional Information** pop-up screen, specify the details. For more information on fields, refer to the Insta Retail Onboarding - Additional Info section.

10. Click **Next** button on the **Standalone KYC Onboarding** screen.

    Oracle Banking Enterprise Party Management supports 13 different KYC checks as below:

    - Address Check
    - Identity Check
    - Police DB Check
    - Credit Score Check
    - Education Qualification
    - Field Verification
    - Reference Check
    - Suit Filed
    - PEP Identification
    - AML Check
    - FATCA Check
    - SDN Check
    - Sanction Check

    > **Note:**
    >
    > The KYC checks are listed during KYC stage, based on KYC maintenance. Refer to the **Party Onboarding Configuration User Guide** for the KYC maintenance details. **PEP Identification** check is displayed, if a customer is determined as Politically Exposed Person (PEP) in the **Additional Info** segment.

    The **KYC Information** screen is displayed.

11. Click **Verify** button on each KYC check to verify the details. For more information on the fields, refer to the KYC Check section.

    > **Note:**
    >
    > If any of the **KYC Check** is configured as automated in KYC maintenance, respective, KYC details will be auto populated based on the information provided.

12. Click **Submit** after completing all the KYC checks.

The KYC reference number will be generated.

3.2 Update KYC

Update KYC process allows user to update or amend a KYC record for the party.

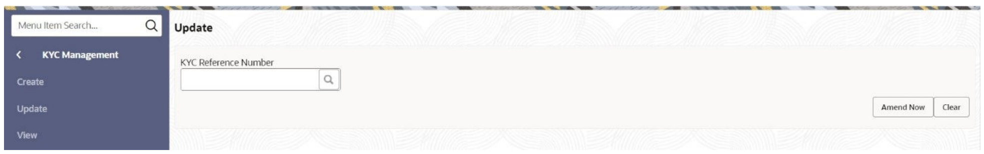
To initiate the update KYC:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On the **Homepage**, under **Party Services**, click **KYC Management**.
2. Under **KYC Management**, click **Update**.

   The **Update** screen is displayed.

   Figure 3-3 Update

3. Enter **KYC Reference Number** or click **Search** icon to fetch the **KYC Reference Number**.

   > **Note:**
   >
   > For more information on the **KYC Reference Number**, refer to the KYC Check section.

4. Click **Amend Now**.

   The **Standalone KYC Amend** screen is displayed.

Party Information
The party information will be available only in the view mode and cannot be amended.

5. On the **Standalone KYC Amend** screen, click and expand **Basic Details** segment.
6. Under the **Basic Details** segment, click **View** on each widget to view the details. For more information on the **Basic Info & Citizenship**, **Current Address**, **ID Details**, and **Contact Details**, refer to the Onboarding Initiation - Basic Details section.
7. On the **Standalone KYC Amend** screen, click and expand **Additional Information** segment.
8. Under the **Basic Details** segment, click **View** on each widget to view the details. For more information on the **Politically Exposed Person** widget, refer to the Insta Retail Onboarding - Additional Info section.

KYC Information

9. On the **Standalone KYC Amend** screen, click **Next**.

   The **KYC Information** screen is displayed.

10. Click **Edit** icon on the each widget to update the KYC details. For more information on the fields, refer to the KYC Check section.

3.3 View KYC

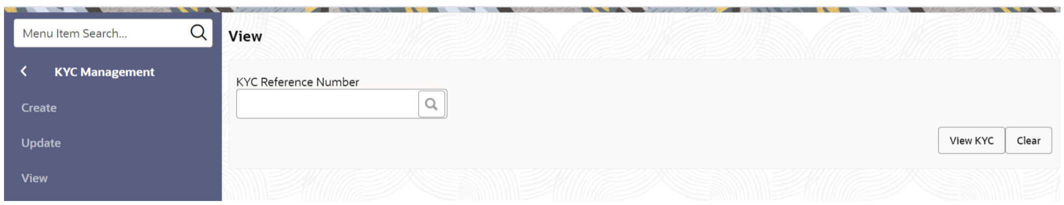
View KYC process allows user to View or amend a KYC record for the party.

To initiate the View KYC:

1. On the **Homepage**, under **Party Services**, click **KYC Management**.
2. Under **KYC Management**, click **View**.

   The **View** screen is displayed.

   Figure 3-4 View KYC

3. Enter **KYC Reference Number** or click **Search** icon to fetch the **KYC Reference Number**.

   > **Note:**
   >
   > For more information on the **KYC Reference Number**, refer to the Create KYC section.

4. Click **View Now**.

   The **Standalone KYC View** screen is displayed.

Party Information
The party information will be available only in the view mode and cannot be amended.

5. On the **Standalone KYC Amend** screen, click and expand **Basic Details** segment.
6. Under the **Basic Details** segment, click **View** on each widget to view the details. For more information on the **Basic Info & Citizenship**, **Current Address**, **ID Details**, and **Contact Details**, refer to the Onboarding Initiation - Basic Details section.
7. On the **Standalone KYC View** screen, click and expand **Additional Information** segment.
8. Under the **Basic Details** segment, click **View** on each widget to view the details. For more information on the **Politically Exposed Person** widget, refer to the Insta Retail Onboarding - Additional Info section.

KYC Information

9. On the **Standalone KYC Amend** screen, click **Next**.

   The **KYC Information** screen is displayed.

10. Click **Edit** icon on each widget to View the KYC details. For more information on the fields, refer to the KYC Check section.

4
Party Memo

Party memo feature is to support capturing of notes and memos related to a party.

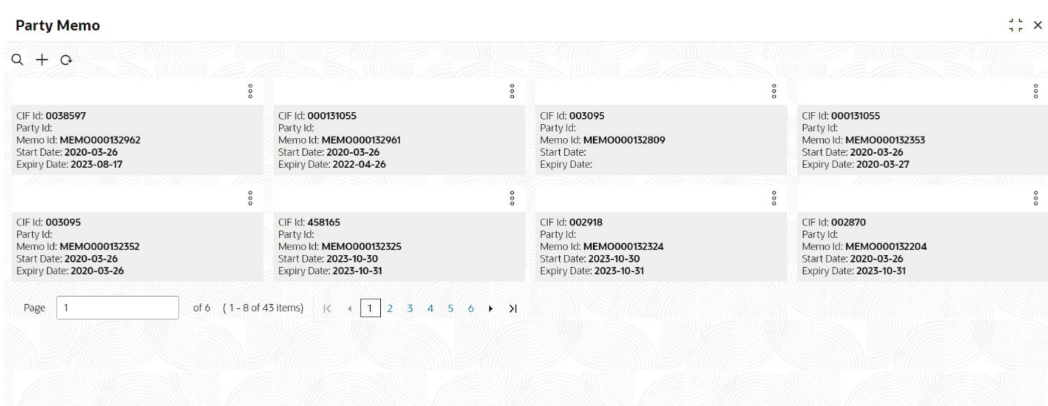
To initiate the party memo process:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On the **Homepage**, under **Party Services**, click **Party Memo**.

   The **Party Memo** screen is displayed.

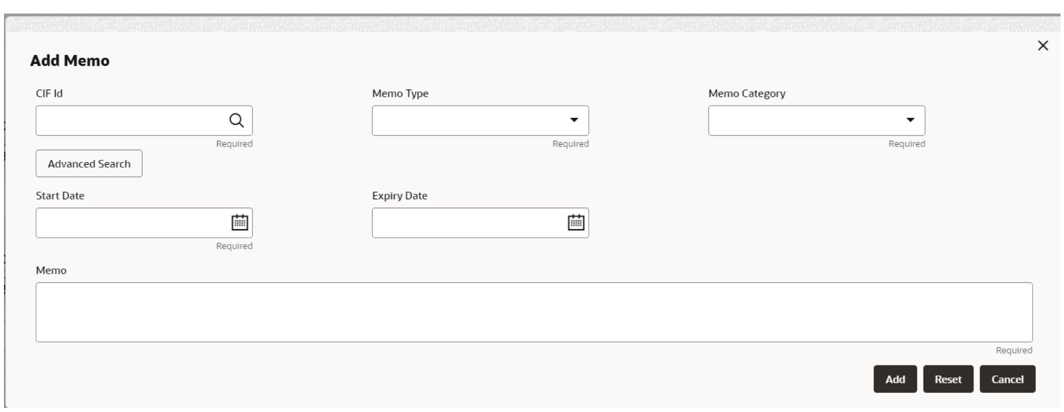
   Figure 4-1 Party Memo



2. On the **Party Memo** screen, click ✚ icon.

   The **Add Memo** pop-up screen is displayed.

   Figure 4-2 Add Memo



3. On the **Add Memo** pop-up screen, specify the details about a memo. For more information fields, refer to the field description table.

Table 4-1 Add Memo - Field Description

Field	Description
CIF Id	Enter CIF ID of the party.
Memo Type	Select the memo type the list of values. The available options are: • Information • Action **Note:** The list of values can be configured through entity maintenance.
Memo Category	Select the category of a memo from the list of values. The available options are: • Warning • Override **Note:** The list of values can be configured through entity maintenance.
Start Date	Select start date of a memo.
Expiry Date	Select expiry date of a memo.
Memo	Specify the content of a memo.

4. Click **Add** to save memo for the party.

> **Note:**
>
> Click **Reset** to clear all the fields.

5 Last Contact Date

The **Last Contact Date** feature allows user to view when a customer has contacted financial institution last time.

The **Last Contact Date** is updated automatically as when a party is inquired or amended in party management or any other product such as account origination, account servicing, etc.,

The **Last Contact Date** is available in the Retail View section.

6 Straight Through Processing for Onboarding Requests Received from Channels

Configurations are available for the onboarding requests received from channels to allow straight-through processing of retail onboarding and handoff to the core system without waiting for any manual intervention.

Configurations

The details of the configuration parameters are as follows:

Table 6-1 Configuration Details

Configuration Parameter	Description	Default Value
`STP_FLAG`	This parameter indicates whether the straight-through processing is allowed for retail onboarding requests received from the channels that are subject to other mandatory information being available in the request. Accepted values are: `TRUE` - Straight-through processing for Retail Onboarding shall be allowed subject to fulfillment of other mandatory details and business validation. `FALSE` - Straight-through processing for Retail Onboarding shall not be allowed in any case, even if all mandatory and KYC details are sent from the channel.	`TRUE`
`CHANNEL_CONFIRMATION_REQUIRED`	This parameter indicates whether confirmation from the channel is required before handoff to the core system. Accepted values are: `TRUE` – The system will wait for a confirmation from the channels before triggering the handoff to the core system `FALSE` – The system will go ahead with the handoff to the core system without waiting for any confirmation from the channels	`FALSE`

Process

On receiving the retail onboarding request from channels, the system will validate the configuration parameters as stated in the above table. If straight-through processing is allowed (`STP_FLAG` is set to `TRUE`), the system validates if all the mandatory information including the KYC details are available in the request. The following cases are applicable:

Table 6-2 Applicable Cases

Use Case	Description
Quick Onboarding	This case will be a quick onboarding with minimal attributes, equivalent to Quick Initiation. Further enrichment and KYC check for such requests can be done by a bank user.
Detailed Onboarding without KYC Check	This case will cover onboarding from the channel with full customer details without KYC checks. Such requests shall fall under the KYC stage. Bank users can pick such requests and complete the remaining stages - *KYC*, *Review*, and *Approval*.
Detailed Onboarding with KYC Check (Straight-through processing)	In this case, the channel will capture and pass on all the mandatory information and KYC details. This shall be treated as straight-through processing if `STP_FLAG` is set to `TRUE` and the Party details shall be handed over to the core system without the need of any manual intervention.

7 Onboarding a Customer with No KYC Details

This topic provides the information about the onboarding a customer with No KYC Details.

For requests originating from self-service channels where KYC details are not provided, the customer onboarding process needs to be completed without the KYC details to allow opening instantaneous accounts. In these cases, the system allows onboarding a new customer without the KYC details.

The customer onboarding request received from the channel will contain a flag to indicate that this request is for onboarding a customer with no KYC details.

A grace period will be allowed to the customer during which the customer can submit the KYC-related documents to the bank. The duration of the grace period will be configurable and can be set as per the need of the Bank. If the customer submits all the KYC documents within the grace period, the KYC status updates as compliant, subject to verification of the details provided.

However, if the customer fails to submit the required documents within the stipulated timeframe, then the system will generate a notification a few days before the expiration of the grace period. The duration for generation of notification and frequency for generation of notification will be configurable. This notification can be used to prompt the customer for furnishing the KYC details before the end of the grace period. If the customer still fails to submit the documents, the KYC status for such customers is updated as *Non-Compliant*, and the same will be sent to the back-office product processor.

> **Note:**
>
> Oracle Banking Enterprise Party Management will only be generating the notification. Capturing this notification to send correspondence to the customer shall be taken up as an implementation activity.

8

Duplication Check (De-dupe Check)

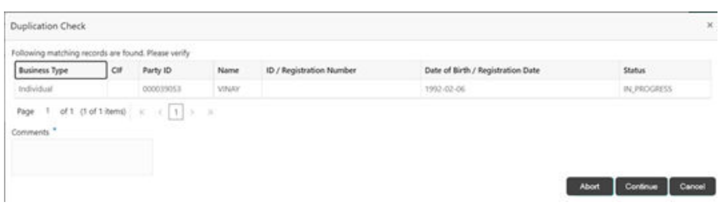
Duplication check (De-dupe Check) screen is to check for the duplication in the party.

System will check for duplicate customers (Dedupe Check).

- If there is no duplicate customer existed in the system, then system creates unique party ID.
- If there is a duplicate customer/s existed in the system, then system will display the list of customers with same name. User will have facility to
  - **Discard** the Customer Onboarding or
  - Go ahead and **save** it or
  - **Cancel** and go back to previous screen

  For example, if there is a customer by name “Vinay” and user will try to create a customer with the same name again. Then the system will display duplicate record as below.

  Figure 8-1   Duplication Check

- Dedupe check will fetch the matches found against the
  - Information of existing customers present in the system
  - Information of the customers for whom the onboarding application was denied/ rejected
- By default, the system validates based on customer first name. If other attributes required for dedupe check that can be configured.
- Dedupe check will be performed as a service.

A
Regional Configuration

The regional configuration for the several fields are explained below.

Basic Info and Citizenship

The regional configuration for **Basic Info and Citizenship** data segment is appended as below.

Table A-1 Basic Info and Citizenship

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Title	Mandatory	Mandatory	Mandatory	VARCHAR2 (36)
First Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Middle Name	Optional	Optional	Optional	VARCHAR2 (255)
Last Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Short Name	Optional	Optional	Optional	VARCHAR2 (36)
Maiden Name	Optional	Optional	Optional	VARCHAR2 (255)
Name In Local Language	Optional	Optional	Optional	VARCHAR2 (255)
Date of Birth	Mandatory	Mandatory	Mandatory	DATE (7)
Occupation	Optional	Optional	Optional	VARCHAR2 (255)
Staff	Optional	Optional	Optional	VARCHAR2 (1)
Gender	Optional	Optional	Mandatory	VARCHAR2 (255)
Marital Status	Optional	Optional	Mandatory	VARCHAR2 (255)
National ID	Optional	Optional	Optional	VARCHAR2 (255)
Customer Category	Optional	Optional	Mandatory	VARCHAR2 (255)
Customer Segment	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Customer Access Group	Optional	Optional	Optional	VARCHAR2 (10)
Profession	Optional	Optional	Optional	VARCHAR2 (50)
Relationship Manager ID	Optional	Optional	Optional	VARCHAR2 (255)
Photo	Optional	Optional	Optional	BLOB (4000)
Birth Country	Optional	Optional	Mandatory	VARCHAR2 (255)
Nationality	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Citizenship by	Optional	Optional	Optional	VARCHAR2 (255)
Resident Status	Optional	Mandatory	Optional	VARCHAR2 (36)
Country of Residence	Optional	Mandatory	Optional	VARCHAR2 (255)
Preferred Language	Optional	Optional	Mandatory	VARCHAR2 (255)

Table A-1 (Cont.) Basic Info and Citizenship

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Preferred Currency	Optional	Optional	Mandatory	VARCHAR2 (255)
Risk Level	Optional	Optional	Mandatory	VARCHAR2 (255)
Purpose	Optional	Optional	Mandatory	VARCHAR2 (255)

ID Details

The regional configuration for **ID Details** data segment is appended as below.

Table A-2 ID Details

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
ID Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
ID Status	Optional	Mandatory	Mandatory	VARCHAR2 (250)
Unique ID	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Place of Issue	Optional	Optional	Optional	VARCHAR2 (250)
Valid From	Optional	Optional	Optional	DATE (7)
Valid Till	Optional	Optional	Optional	DATE (7)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)
Preferred	Optional	Optional	Optional	VARCHAR2 (1)

Contact Details

The regional configuration for **Contact Details** data segment is appended as below.

Table A-3 Contact Details

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
ISD Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (12)
Mobile Number	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
Email Id	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)

Current Address

The regional configuration for **Current Address** data segment is appended as below.

Table A-4 Current Address

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Address Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Location	Optional	Optional	Mandatory	VARCHAR2 (255)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
Address Since	Mandatory	Mandatory	Mandatory	DATE (7)
Address Line 1 / Building Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Address Line 2 / Street Name	Optional	Optional	Mandatory	VARCHAR2 (255)
Address Line 3 / City / Town Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
State / Country Sub Division	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Country	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Zip Code / Post Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Department	Optional	Optional	Optional	VARCHAR2 (70)
Sub Department	Optional	Optional	Optional	VARCHAR2 (70)
Building Number	Optional	Optional	Optional	VARCHAR2 (16)
Floor	Optional	Optional	Optional	VARCHAR2 (70)
Post Box	Optional	Optional	Optional	VARCHAR2 (70)
Room	Optional	Optional	Optional	VARCHAR2 (70)
Town Location Name / Locality	Optional	Optional	Optional	VARCHAR2 (255)
District Name	Optional	Optional	Optional	VARCHAR2 (35)
Landmark	Optional	Optional	Optional	VARCHAR2 (105)
Contact Name / Narrative	Optional	Optional	Optional	VARCHAR2 (255)

Previous Address

The regional configuration for **Previous Address** data segment is appended as below.

Table A-5 Previous Address

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Address Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Location	Optional	Optional	Mandatory	VARCHAR2 (255)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
Address From	Mandatory	Mandatory	Mandatory	DATE (7)

Table A-5 (Cont.) Previous Address

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Address To	Mandatory	Mandatory	Mandatory	DATE (7)
Address Line 1 / Building Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Address Line 2 / Street Name	Optional	Optional	Mandatory	VARCHAR2 (255)
Address Line 3 / City / Town Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
State / Country Sub Division	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Country	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Zip Code / Post Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Department	Optional	Optional	Optional	VARCHAR2 (70)
Sub Department	Optional	Optional	Optional	VARCHAR2 (70)
Building Number	Optional	Optional	Optional	VARCHAR2 (16)
Floor	Optional	Optional	Optional	VARCHAR2 (70)
Post Box	Optional	Optional	Optional	VARCHAR2 (70)
Room	Optional	Optional	Optional	VARCHAR2 (70)
Town Location Name / Locality	Optional	Optional	Optional	VARCHAR2 (255)
District Name	Optional	Optional	Optional	VARCHAR2 (35)
Landmark	Optional	Optional	Optional	VARCHAR2 (105)
Contact Name / Narrative	Optional	Optional	Optional	VARCHAR2 (255)

Tax Declaration

The regional configuration for **Tax Declaration** data segment is appended as below.

Table A-6 Tax Declaration

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Form Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Valid From	Optional	Mandatory	Optional	DATE (7)
Valid Till	Optional	Conditional	Optional	DATE (7)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)

Visa Details

The regional configuration for **Visa Details** data segment is appended as below.

Table A-7 Visa Details

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Country Of Visa	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Class/Type Of Visa	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Visa Number	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Port Of Issue	Optional	Optional	Optional	VARCHAR2 (250)
Visa Issue Date	Optional	Optional	Optional	DATE (7)
Visa Expiry Date	Optional	Optional	Optional	DATE (7)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)

Dates

The regional configuration for **Dates** data segment is appended as below.

Table A-8 Dates

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Date Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Date	Optional	Optional	Optional	DATE (7)

Social Profile

The regional configuration for **Social Profile** data segment is appended as below.

Table A-9 Social Profile

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Facebook	Optional	Optional	Optional	VARCHAR2 (255)
Twitter	Optional	Optional	Optional	VARCHAR2 (255)
Instagram	Optional	Optional	Optional	VARCHAR2 (255)
Linkedin	Optional	Optional	Optional	VARCHAR2 (255)
Blog	Optional	Optional	Optional	VARCHAR2 (255)
Tumblr	Optional	Optional	Optional	VARCHAR2 (255)

Educational Qualification

The regional configuration for **Educational Qualification** data segment is appended as below.

Table A-10 Educational Qualification

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Education Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Course	Mandatory	Mandatory	Mandatory	VARCHAR2 (55)
Specialization	Optional	Optional	Optional	VARCHAR2 (55)
University/ Institute	Optional	Optional	Optional	VARCHAR2 (105)
Date of Completion	Mandatory	Mandatory	Mandatory	DATE (7)
Is Highest Degree	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)

Household Relationship

The regional configuration for **Household Relationship** data segment is appended as below.

Table A-11 Household Relationship

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Relationship	Mandatory	Mandatory	Mandatory	VARCHAR (3)
Is Dependent	Mandatory	Mandatory	Mandatory	VARCHAR (2)

Power or Attorney Relationship

The regional configuration for **Power or Attorney Relationship** data segment is appended as below.

Table A-12 Power or Attorney Relationship

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Associated Since	Mandatory	Mandatory	Mandatory	DATE (7)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR (2)

Service Member Relationship

The regional configuration for **Service Member Relationship** data segment is appended as below.

Table A-13 Service Member Relationship

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Relationship	Mandatory	Mandatory	Mandatory	VARCHAR (3)
MLA Covered	Mandatory	Mandatory	Mandatory	VARCHAR (2)

Related to Insider Relationship

The regional configuration for **Related to Insider Relationship** data segment is appended as below.

Table A-14 Related to Insider Relationship

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Relationship	Mandatory	Mandatory	Mandatory	VARCHAR (3)

Guardian

The regional configuration for **Guardian** data segment is appended as below.

Table A-15 Guardian

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Relationship	Mandatory	Mandatory	Mandatory	VARCHAR (3)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR (1)

Custodian

The regional configuration for **Custodian** data segment is appended as below.

Table A-16 Custodian

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Relationship	Mandatory	Mandatory	Mandatory	VARCHAR (3)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR (1)

Solicitor

The regional configuration for **Solicitor** data segment is appended as below.

Table A-17 Solicitor

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Registration Number	Mandatory	Mandatory	Mandatory	VARCHAR (3)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR (1)
Remarks	Optional	Optional	Optional	VARCHAR (255)

Salaried

The regional configuration for **Salaried** data segment is appended as below.

Table A-18 Salaried

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Employer Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (105)
Employer Name	Optional	Optional	Optional	VARCHAR2 (105)
Employer Description	Optional	Optional	Optional	VARCHAR2 (256)
Organization Category	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Demographics	Mandatory	Mandatory	Mandatory	VARCHAR2 (105)
Employee type	Optional	Optional	Optional	VARCHAR2 (3)
Employee ID	Optional	Optional	Optional	VARCHAR2 (21)
Employment Start Date	Mandatory	Mandatory	Mandatory	DATE (7)
Employment End Date	Optional	Optional	Optional	DATE (7)
Grade	Optional	Optional	Optional	VARCHAR2 (105)
Designation	Optional	Optional	Optional	VARCHAR2 (105)
I currently work in this role	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
Industry type	Optional	Optional	Optional	VARCHAR2 (4)

Self Employed

The regional configuration for **Self Employed** data segment is appended as below.

Table A-19 Self Employed

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Profession Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Profession Description	Optional	Optional	Optional	VARCHAR2 (255)
Company / Firm Name	Optional	Optional	Optional	VARCHAR2 (255)
Registration Number	Optional	Optional	Optional	VARCHAR2 (255)
Professional Email ID	Optional	Optional	Optional	VARCHAR2 (255)
From Date	Mandatory	Mandatory	Mandatory	DATE (7)
To Date	Optional	Optional	Optional	DATE (7)

E-Sign

The regional configuration for **E-Sign** data segment is appended as below.

Table A-20 E-Sign

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
E-Sign Consent	Optional	Optional	Optional	VARCHAR2 (1)

Marketing Communication

The regional configuration for **Marketing Communication** data segment is appended as below.

Table A-21 Marketing Communication

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Consent to receive Marketing,Promotional,Sales and other	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
Channel	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Contact	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Preferred Time	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)

Privacy Information

The regional configuration for **Privacy Information** data segment is appended as below.

Table A-22 Privacy Information

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Privacy Information	Optional	Optional	Optional	VARCHAR2 (255)

Minor Consent

The regional configuration for **Minor Consent** data segment is appended as below.

Table A-23 Minor Consent

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Minor Consent	Optional	Optional	Optional	DATE (7)

Insider

The regional configuration for **Insider** data segment is appended as below.

Table A-24 Insider

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Insider	Optional	Optional	Optional	VARCHAR2 (1)
Role	Optional	Optional	Optional	VARCHAR2 (250)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)

Special Needs

The regional configuration for **Special Needs** data segment is appended as below.

Table A-25 Special Needs

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Special Need/ Disable	Optional	Optional	Optional	VARCHAR2 (1)
Details of Special Need	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)

Table A-25 (Cont.) Special Needs

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Remarks (Special Need)	Optional	Optional	Optional	VARCHAR2 (250)

Politically Exposed Person (PEP)

The regional configuration for **Politically Exposed Person (PEP)** data segment is appended as below.

Table A-26 Politically Exposed Person (PEP)

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Politically Exposed Person (PEP)	Optional	Optional	Optional	VARCHAR2 (1)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)

Armed Forces

The regional configuration for **Armed Forces** data segment is appended as below.

Table A-27 Armed Forces

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Armed Forces	Optional	Optional	Optional	VARCHAR2 (1)
Service Branch	Optional	Optional	Optional	VARCHAR2 (250)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)
Employee Id	Mandatory	Mandatory	Mandatory	VARCHAR2 (21)
MLA Covered	Optional	Optional	Optional	VARCHAR2 (1)
Unit Name	Optional	Optional	Optional	VARCHAR2 (250)
Order Number	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Start Date	Mandatory	Mandatory	Mandatory	DATE (7)
End Date	Mandatory	Mandatory	Mandatory	DATE (7)
Notification Date	Mandatory	Mandatory	Mandatory	DATE (7)

Armed Forces

The regional configuration for **Armed Forces** data segment is appended as below.

Table A-28 Armed Forces

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Institution Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Institution Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (30)
Membership Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (30)
Membership Since	Mandatory	Mandatory	Mandatory	DATE (7)
Membership Upto	Mandatory	Mandatory	Mandatory	DATE (7)

Total Income & Net-worth

The regional configuration for **Total Income & Net-worth** data segment is appended as below.

Table A-29 Total Income & Net-worth

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Total Income Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Total Income Value	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Total Networth Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Total Networth Value	Mandatory	Mandatory	Mandatory	NUMBER (22)

Assets & Liabilities

The regional configuration for **Assets & Liabilities** data segment is appended as below.

Table A-30 Assets & Liabilities

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Asset Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Amount	Mandatory	Mandatory	Mandatory	NUMBER (22)

Table A-30 (Cont.) Assets & Liabilities

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Liability Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Amount	Mandatory	Mandatory	Mandatory	NUMBER (22)

Income & Expense

The regional configuration for **Income & Expense** data segment is appended as below.

Table A-31 Income & Expense

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Income Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Frequency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Amount	Mandatory	Mandatory	Mandatory	NUMBER (22)
Expense Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Frequency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Amount	Mandatory	Mandatory	Mandatory	NUMBER (22)

Other Relationship

The regional configuration for **Other Relationship** data segment is appended as below.

Table A-32 Other Relationship

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Institution Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Relationship Type	Optional	Optional	Optional	VARCHAR2 (3)
Relationship worth	Optional	Optional	Optional	NUMBER (22)
Relationship worth Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Relationship Since	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Relationship worth Currency	Optional	Optional	Optional	VARCHAR2 (3)

Beneficially Owned Company

The regional configuration for **Beneficially Owned Company** data segment is appended as below.

Table A-33 Beneficially Owned Company

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Company Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Location	Optional	Optional	Optional	VARCHAR2 (250)
Percentage Holding	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Annual Income Currency	Optional	Optional	Optional	VARCHAR2 (255)
Annual Income Amount	Optional	Optional	Optional	VARCHAR2 (250)
Line of Business	Optional	Optional	Optional	VARCHAR2 (250)

Index